

SERFF Tracking Number: NWLT-127010911 State: Arkansas
Filing Company: New York Life Insurance Company State Tracking Number: 47949
Company Tracking Number: 425228CV
TOI: LTC05I Individual Long Term Care - Nursing Sub-TOI: LTC05I.001 Qualified
Home & Home Health Care
Product Name: 5.0 Select Premier
Project Name/Number: 1035 Shield/425228CV

Filing at a Glance

Company: New York Life Insurance Company

Product Name: 5.0 Select Premier

TOI: LTC05I Individual Long Term Care -
Nursing Home & Home Health Care

Sub-TOI: LTC05I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: NWLT-127010911 State: Arkansas

SERFF Status: Closed-Filed- State Tr Num: 47949
Closed

Co Tr Num: 425228CV

State Status: Filed-Closed

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Cindy Rutty

Disposition Date: 02/23/2011

Date Submitted: 02/09/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 1035 Shield

Project Number: 425228CV

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 02/23/2011

State Status Changed: 02/23/2011

Created By: Cindy Rutty

Corresponding Filing Tracking Number:
425228CV

Deemer Date:

Submitted By: Cindy Rutty

Filing Description:

Re: New York Life Insurance Company

NAIC # 0826-66915 FEIN # 13-5582869

Long-Term Care Advertising Form Number 425228CV

Dear Sir or Madam,

The above-captioned form is being submitted for your review. This form is new and does not replace any previously approved form.

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Form #425228CV is a flyer and magazine/newspaper print and is considered an Invitation to Inquire advertisement. The form will be distributed by our agents or the Company directly as an informational mailer or handout to prospects, clients, and the general public.

We want to have the right to use this form in other formats or media, including New York Life Insurance Company websites, New York Life agents' websites, or other websites advertising New York Life Insurance Company's long-term care insurance policies, such as a sponsoring organization (employer or association) website.

Bracketed information is considered variable. We have included a Statement of Variability to support allowable variations.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws and regulations of your state.

If you have any questions or need additional information, please contact me at 512-703-5501 or crutty@newyorklifeltc.com.

Sincerely,

Cindy Rutty
Contracts and Compliance Associate III
New York Life Insurance Company, Long-Term Care Division

Company and Contact

Filing Contact Information

Cindy Rutty, Contract & Compliance Associate crutty@newyorklifeltc.com

III

6200 Bridge Point Parkway 800-723-5555 [Phone] 5501 [Ext]
Suite 400 512-703-5564 [FAX]
Austin, TX 78730-5006

Filing Company Information

New York Life Insurance Company	CoCode: 66915	State of Domicile: New York
6200 Bridge Point Parkway	Group Code: 826	Company Type: Long-Term Care
Suite 400	Group Name:	State ID Number:
Austin, TX 78730-5006	FEIN Number: 13-5582869	

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(800) 723-5555 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: AR Fee = \$50.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
New York Life Insurance Company	\$50.00	02/09/2011	44562146

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	02/23/2011	02/23/2011



It's your shield of protection
Paid for conveniently and with tax preferences...

Thanks to a change in the tax laws, deferred annuity policyholders may now be able to transfer a portion of their policy's value – including pre-tax earnings – directly from a **non-qualified**¹ deferred annuity to an insurer for purposes of paying **qualified**² long-term care insurance premiums,³ on a tax advantaged basis.

For information about using your fixed [or variable] deferred annuity to fund your long-term care insurance needs, please contact me.

[AGENT NAME]

Agent, New York Life Insurance Company

[AGENT PHONE]

¹ Non-qualified annuities are annuities that are funded with after-tax money.

² Qualified long-term care insurance policies are policies that comply with section 7702B of the IRS Code (1986). Benefits received from such policies may be tax free. New York Life's [LTC.Select Premier] Policy is a tax-qualified policy.

³ Funds must be transferred directly via a partial Section 1035 exchange; policyholders may not withdraw funds and then write a check for premiums.

[[The purpose of this material is solicitation of insurance. An insurance producer may contact you. Long-term care insurance is issued on policy form series [ILTC-5000 and INH-5000] with a state identifier [xx], where applicable and edition date. These policies may have exclusions and limitations.]]

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Statement of Variability	Filed	Date: 02/23/2011
Comments:		
Attachment: 425228CV SOV.pdf		

Statement of Variability – 425228CV

Form Number	Form Title	Bracketed	Reason
425228CV	1035 Shield	or variable	We will only use “or variable” in states that have approved using a variable deferred annuity to fund Long-Term Care Insurance premiums.
		AGENT NAME	Varies based on agent/insurance producer using the form
		AGENT PHONE	Varies based on agent/insurance producer using the form
		LTC Select Premier	To allow for use with other policy series as necessary.
		Disclosure	Will be removed for internal use only purpose of employee or agent training.
		ILTC-5000 and INH-5000 within Disclosure	To allow for use with other policy series if necessary.
		State Identifier within Disclosure	Will be used only if required by state and may include a list of states.
		Copyright	To update the year in the future.