

SERFF Tracking Number: MUTM-127069768 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 48191
Company Tracking Number: JAMIE LUCY
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - GC586_0111
Project Name/Number: Long Term Care Advertising/GC586_0111

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127069768 State: Arkansas
GC586_0111

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed-Closed State Tr Num: 48191

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: JAMIE LUCY

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Jamie Lucy

Disposition Date: 03/10/2011

Date Submitted: 03/09/2011

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Project Number: GC586_0111

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 03/10/2011

State Status Changed: 03/10/2011

Created By: Jamie Lucy

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jamie Lucy

Filing Description:

Please see cover letter under the supporting documentation tab.

Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com

Consultant

Mutual of Omaha

402-351-2476 [Phone]

Mutual of Omaha Plaza

402-351-5298 [FAX]

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Omaha, NE 68175

Filing Company Information

United of Omaha Life Insurance Company	CoCode: 69868	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Life Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6910 ext. [Phone]	FEIN Number: 47-0322111	

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	03/09/2011	45401217

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/10/2011	03/10/2011

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Disposition

Disposition Date: 03/10/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memorandum of Variability	Filed	Yes
Supporting Document	cover letter	Filed	Yes
Form	Print Ad	Filed	Yes

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Form Schedule

Lead Form Number: GC586_0111

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/10/2011 11	GC586_01	Advertising	Print Ad	Initial		0.000	GC586_0111 _Brackets.pdf

Long-Term Care Insurance Tax Benefit Summary

These guidelines do not apply to all situations. Please refer to your own tax or legal advisor for the proper tax treatment based on your unique facts and circumstances.

	C-CORPORATIONS*	S-CORPORATIONS**	PARTNERSHIPS**	SOLE PROPRIETORS**
Deductibility of Premiums Paid by...	100% of premiums paid	100% of premiums paid	100% of premiums paid	100% of premiums paid
Tax Impact to Owner(s)	None	2% or more owners can deduct 100% of "eligible" premiums paid for themselves, their spouses and their dependents	Partners can deduct 100% of "eligible" premiums paid for themselves, their spouses and their dependents	The owner can deduct 100% of "eligible" premiums paid for themselves, their spouses and their dependents
Tax Impact to Employee	Generally none	Generally none	Generally none	Generally none

*Internal Revenue Code, Section 162(a)(l), Section 213(d)

**Internal Revenue Code 162(l), Section 213(d)(l)(D) and Section 213(d)(10)

There When You Need Us...

United of Omaha Life Insurance Company, founded in 1926, is proud to be a Mutual of Omaha Insurance Company affiliate. Mutual of Omaha Insurance Company is one of the most recognized names in the insurance industry and has been serving policyholders for more than 100 years.

Long-Term Care Insurance underwritten by:

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175-0001



UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

[United of Omaha is proud to authorize [Broker Company Name], a licensed, independent agency, to sell our insurance products.]

[The [association name] allows United of Omaha Life Insurance Company to offer long-term care insurance to its members. The coverage provided is individual insurance and not group insurance.]

MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



This is a solicitation of insurance. Policy forms LTC09U-5ML, LTC09U-10ML (or state equivalent); in NC, LTC09U-5ML-NC, LTC094-10ML-NC; in OR, LTC09U-5ML-OR, LTC09U-10ML-OR; in PA, LTC09U-5ML-PA, LTC09U-10ML-PA; in WA, LTC09U-5ML-WA, LTC09U-10ML-WA. Coverage may vary by state. These policies have exceptions and limitations. You may be contacted by telephone by an insurance agent (in WA, producer).

Each company is responsible for its own contractual and financial obligations.

UNITED LTCi SOLUTIONS

Why An Employer Should Consider Offering Long-Term Care Insurance



WORKPLACE SOLUTIONS

Helping employers, employees and their families with asset preservation.

Why consider offering long-term care insurance?

Simply put, it makes good sense. Long-term care insurance helps protect you, your employees and their families...and that can be good for your business.

An event resulting in disability can happen to anyone, at any time, often due to injury, chronic medical conditions, or through the aging process. When employees become disabled, the cost of needing some form of long-term care can drain the savings and retirement plans they've worked years to accumulate...*savings that you've helped them build.*

Every business has top priorities such as productivity and innovation that are important to ongoing success. A major issue that all businesses face is recruiting, developing and retaining key employees. Offering them a strong benefits package can help.

Long-term care insurance can be an essential part of any sound retirement plan. Large and small employers across the country are offering long-term care insurance as part of their employee benefit plans. They've discovered the advantages to their businesses and their employees of making this important financial protection available through the workplace.

FEATURING THE **CASH-First**SM ADVANTAGE

For members of
Association Name
and/or Logo

Marketed by
Broker
Logo



Benefits to Employers

Program Flexibility

This policy gives you the option to select the classes of employees you wish to extend coverage to and how much you want to participate in the cost.

Level Costs

Compared to other health insurance premium rates – which continue to increase – long-term care insurance premiums are less expensive and designed to remain level. You have the option of participating in all of the plan cost, a portion or none of the plan cost.

Tax Advantages*

Depending on the structure of your business, there are significant tax savings on any premiums you may contribute. Under certain IRS codes, such as 7702B, *premiums* for tax-qualified long-term care insurance policies are 100% tax deductible as a business expense. Additionally, insurance *benefits* received from tax-qualified long-term care insurance policies are generally non-taxable.**

Reduced Premium Rates and Broad Participation Rules

Employees and their extended families, including spouses, children, parents and grandparents, are all eligible to participate and do so at reduced premium rates because the program is sponsored through your company.

Recruiting Advantage

A strong benefits package that includes long-term care insurance may help you attract and retain talented key employees.

Positive Business Results

In today's competitive business climate, helping employees protect their savings and retirement plans can bring beneficial results to the workplace. Offering long-term care insurance can help demonstrate that you care about employees' financial security and this can promote positive morale and foster appreciative, productive employees.

* Tax information provided is informational only and should not be considered tax advice. Consult your tax advisor to determine tax benefits for your situation.

** Internal Revenue Code, Section 7702B



Benefits to Employees

Protection of Retirement Assets

When long-term care services are needed, either at home or in a care facility, the costs can add up fast. Without long-term care insurance to pay these costs, the financial impact to families can be great and can place an employee's retirement assets at risk. Long-term care insurance helps protect a lifetime of savings and is an important part of a sound retirement plan.

Easy Application, Guaranteed Renewable Coverage

An employer-sponsored, long-term care insurance policy can offer something that individual plans can't... coverage eligibility based on fewer health questions.

Reduced Premium Rates

Premium rates for employer-sponsored plans are lower than if the employee were to purchase coverage individually. This can amount to significant savings over time.

Extended Family Coverage

Reduced premiums are also available to the employee's extended family including spouse, children, parents and grandparents.

Portability

Each employee is covered as an individual. Regardless of who is paying the premium, the employee is the policyholder. This means that if for any reason an employee is no longer employed with your company, he or she may choose to continue coverage by paying the premium.

Tax Advantages*

Benefits received are intended to be tax-free and premiums may be tax deductible as long as they do not exceed the greater of qualified long-term care daily expenses or the per-day limitation.**

Choose From the Following Policy Designs:

WORKPLACE SOLUTIONS	BASE	BRONZE	SILVER	GOLD	PLATINUM
Maximum Lifetime Benefit	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Maximum Monthly Benefit	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000
Monthly <i>CASH-First</i> Benefit	\$800	\$1,200	\$1,600	\$2,000	\$2,400

These amounts will increase each year, compounded annually, based on the Inflation Protection Option you select. Benefit amounts will not change if no inflation protection is selected.

Participation Options

Voluntary

You may offer this program to all employees on a completely voluntary basis, with no employer participation in the cost.

Executive Carve-Out

You may offer this program to a select group of employees and you may participate in some or all of the cost. In this case, the program also may be made available to other employees on a voluntary basis.

Employer Pay – All Employees

You may choose to pay the cost for all employees. This may be for a minimal base plan with the option for the employee to “buy-up” to a more substantial plan. Or you may choose to pay the cost for any other plan option.

Inflation Protection Options

The cost of long-term term services will continue to increase over time. That's why it's important to consider adding inflation protection to ensure coverage amounts will be adequate in the years to come. You may choose to have all benefit amounts increase by 3%, 3.5%, 4%, 4.5% or 5% each year, compounded annually.

Examples of Growth – Silver Plan

Assumes starting benefits of	\$150,000 Maximum Lifetime Benefit			\$4,000 Maximum Monthly Benefit			\$1,600 Monthly <i>CASH-First</i> Benefit		
	3%	4%	5%	3%	4%	5%	3%	4%	5%
Guaranteed increase of									
In 15 years	\$233,694	\$270,141	\$311,840	\$6,232	\$7,203	\$8,316	\$2,492	\$2,884	\$3,326
In 30 years	\$364,089	\$486,510	\$648,295	\$9,710	\$12,974	\$17,287	\$3,885	\$5,195	\$6,915
In 45 years	\$567,241	\$876,177	\$1,347,758	\$15,127	\$23,366	\$35,938	\$6,052	\$9,357	\$14,373

Consult your agent (in WA, producer) and the product brochure or outline of coverage for all other policy benefits, options, limitations and exclusions.

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Memorandum of Variability	Filed	03/10/2011
Comments:			
Attachment:			
VM-GC586_0111.pdf			

		Item Status:	Status Date:
Satisfied - Item:	cover letter	Filed	03/10/2011
Comments:			
Attachment:			
AR Letter App.pdf			

VARIABLE MATERIAL FOR ADVERTISING FORM GC586_0111

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

Cover page bottom left [For members of Association name and/or logo]
Cover page at the bottom right, [Marketed by Broker Logo]
Back cover at the bottom, [United of Omaha is proud to authorize [Broker Company Name], a licensed, independent agency, to sell our insurance products.]

[The [association name] allows United of Omaha Life Insurance Company to offer long-term care insurance to its members. The coverage provided is individual insurance and not group insurance.]

Explanation

This will be the Association Group name representing the brochure (if applicable).
This will be the Brokerage agency name representing the brochure (if applicable).
This will appear if a Broker wishes to use this brochure to sell our product (if applicable).

This will appear if we are using this piece to solicit to association group members.

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175, 402-342-7600



March 9, 2011

Arkansas Department of Insurance
Attn: Compliance - Life & Health
1200 West Third Street
Little Rock, AR 72201-1904

NAIC #261-69868
FEIN #47-0322111
United of Omaha Life Insurance Company
Long-Term Care Advertising
GC586_0111

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

This is a "print advertisement" which can be used in a variety of print formats including, but not limited to a flyer, poster, table top ad, mailer, postcard, newspaper or brochure. It may be printed in color or black and white and the size may vary based on its use. Any change in size will not affect the content of this advertisement.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Corporate Compliance and Ethics Division

For Questions, please contact Carly Cole
Phone: 402-351-2476; Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

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