

SERFF Tracking Number: MUTM-127126002 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 48489
Company Tracking Number: JAMIE LUCY
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - AFN43557
Project Name/Number: Long Term Care Advertising/AFN43557

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127126002 State: Arkansas
AFN43557

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed-Closed State Tr Num: 48489

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: JAMIE LUCY

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler,
Harris Shearer

Author: Jamie Lucy

Disposition Date: 04/14/2011

Date Submitted: 04/14/2011

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Status of Filing in Domicile:

Project Number: AFN43557

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 04/14/2011

State Status Changed: 04/14/2011

Deemer Date:

Created By: Jamie Lucy

Submitted By: Jamie Lucy

Corresponding Filing Tracking Number:

Filing Description:

NAIC #: 261-69868

FEIN #: 47-0322111

United of Omaha Life Insurance Company

Long-Term Care Advertising

Print Advertisement: AFN43557

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.

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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.

This is an article that Association Marketing is providing to agents to put into association newsletters.

We request that any information in brackets be considered variable.

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

jl

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]

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

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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	04/14/2011	46561734

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/14/2011	04/14/2011

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Disposition

Disposition Date: 04/14/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Print Ad	Filed-Closed	Yes

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Form Schedule

Lead Form Number: AFN43557

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 04/14/2011	AFN43557	Advertising Print Ad	Initial		0.000	AFN43557.pdf

Long-Term Care Insurance: Helping You Live Your Life...Your Way

It's your life and you want to live it your way. That means doing all the things that are important to you and your family today plus all the things you dreamed of doing in retirement.

But what if you were unable to care for yourself? Or if you were faced with providing care for a loved one? What would that do to the plans you've made?

A prolonged illness, injury or the simple process of aging may someday make it difficult for you to care for yourself. A long-term care insurance policy may help you:

- Remain in the comfort of your home
- Avoid relying on your family to provide your care
- Protect your retirement savings

A long-term care insurance policy provides funds to help pay for the services you may need someday – whether in your home, in an assisted living facility or in a nursing home. Consider what those costs may be if you were to pay using your retirement savings or other assets. Based on a national average¹ you may expect to pay:

- \$3,465 per month for the services of a home health aide
- \$3,159 per month for a one-bedroom unit in an assisted living facility
- \$6,301 per month for a semi-private room in a nursing home

The high cost of long-term care services may have the potential to deplete your savings and derail your retirement plans. A long-term care insurance policy may be a good way to help protect your finances so you can keep the plans you've made.

As an association member, our long-term care insurance policy is available to you at premiums which are lower than those available to the general public.² If you would like more information on a long-term care insurance policy, contact [Agent/Producer Name] at [Phone Number] or call our Benefit Hotline at (800) 624-5554 and tell them you're a member of [Association Name]. An insurance agent³ will contact you by telephone.

¹ Source: Long-Term Care Cost-of-Care Study conducted by [Univita 2010]. Source available on request. Home health aide cost based on services received eight hours per day, 20 days per month.

² The coverage provided will be individual and not group coverage.

³ WA residents: All references to the term "agent" should be replaced with "producer."

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company or United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Mutual of Omaha Insurance Company is licensed nationwide. United of Omaha Life Insurance Company is licensed in all states except NY and does not solicit business in NY. Policy forms: LTC09M, LTC09M-AG (or state equivalent). In ID: LTC09M-ID, LTC09M-AG-ID; In NC: LTC09M-NC, LTC09M-AG-NC; In NY: LTC09M-NY, LTC09M-AG-NY; In OK: LTC09M-OK, LTC09M-AG-OK; In OR: LTC09M-OR, LTC09M-AG-OR; In PA: LTC09M-PA, LTC09M-AG-PA; In TX: LTC09M-TX, LTC09M-AG-TX; In WA: LTC09M-WA, LTC09M-AG-WA, LTC09U, LTC09U-AG (or state equivalent). In ID: LTC09U-ID, LTC09U-AG-ID; In NC: LTC09U-NC, LTC09U-AG-NC; In OK: LTC09U-OK, LTC09U-AG-OK; In OR: LTC09U-OR, LTC09U-AG-OR; In PA: LTC09U-PA, LTC09U-AG-PA; In WA: LTC09U-WA, LTC09U-AG-WA. Each underwriting company is responsible for its own financial and contractual obligations. Products and features may not be available in all states and may vary by state. Policies have exclusions and limitations. For costs and complete details of coverage, contact us or your licensed insurance agent.

This is a solicitation of insurance.

AFN43557