

SERFF Tracking Number: AEGJ-127150698 State: Arkansas  
Filing Company: Transamerica Life Insurance Company State Tracking Number: 48651  
Company Tracking Number: TLC USA LTR 0511  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: ADV TLC USA LTR 0511 et al  
Project Name/Number: ADV TLC USA LTR 0511 et al/ADV TLC USA LTR 0511 et al

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: ADV TLC USA LTR 0511 et al SERFF Tr Num: AEGJ-127150698 State: Arkansas  
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed- Closed State Tr Num: 48651

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

Co Tr Num: TLC USA LTR 0511

State Status: Filed-Closed

Reviewer(s): Harris Shearer,  
Stephanie Fowler

Authors: Julie Maclin, Joan  
Shumaker, Patsy Holt

Disposition Date: 05/16/2011

Date Submitted: 05/03/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: ADV TLC USA LTR 0511 et al  
Project Number: ADV TLC USA LTR 0511 et al  
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Advertising filing  
not required in domicile state (Iowa).

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 05/16/2011

State Status Changed: 05/16/2011

Deemer Date:

Submitted By: Patsy Holt

Created By: Patsy Holt

Corresponding Filing Tracking Number: TLC  
USA LTR 0511

Filing Description:

Please see cover letter under "Supporting Documentation" tab.

## Company and Contact

### Filing Contact Information

Patsy Holt, Advertising Analyst  
P.O. Box 93007

Patsy.Holt@transamerica.com  
800-553-7600 [Phone] 3352 [Ext]

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 Bedford, TX 76053-3007 817-285-3394 [FAX]

**Filing Company Information**

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
P O Box 93005	Group Code: 468	Company Type:
Hurst, TX 76053-3005	Group Name:	State ID Number:
(800) 553-7600 ext. [Phone]	FEIN Number: 39-0989781	

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**Filing Fees**

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 x 1 filing = \$50.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	05/03/2011	47202410
Transamerica Life Insurance Company	\$100.00	05/03/2011	47215522

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	05/16/2011	05/16/2011

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## **Disposition**

Disposition Date: 05/16/2011

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	Variables	Filed-Closed	Yes
Supporting Document	Cover Letter	Filed-Closed	Yes
Form	Letter	Filed-Closed	Yes
Form	PostCard 1	Filed-Closed	Yes
Form	PostCard2	Filed-Closed	Yes

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## Form Schedule

### Lead Form Number: TLC USA LTR 0511

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 05/16/2011	TLC USA LTR 0511	Advertising Letter		Initial		0.000	TLC USA LTR 0511.pdf
Filed-Closed 05/16/2011	TLC USA PC1 0511	Advertising PostCard 1		Initial		0.000	TLC USA PC1 0511.pdf
Filed-Closed 05/16/2011	TLC USA PC2 0511	Advertising PostCard2		Initial		0.000	TLC USA PC2 0511.pdf



US Airways Retirees Group wishes you a smooth retirement life.

*But just in case there is Turbulence...*

As a dedicated US Airways employee, you provided customers with the smoothest possible travel experience. In the same way, US Airways Retirees Group wants to see you complete the rest of your life journey in a smooth, enjoyable way.

No subject is more critical for Retirees today than Long Term Care. At least 70 percent of people over age 65 will require some Long Term Care services at some point in their lives.<sup>1</sup> These people will eventually require assistance to do everyday things like dressing or feeding themselves due to chronic illness, unexpected accidents, overall poor health, and so forth. Long Term Care costs can run \$83,300<sup>2</sup> per year, and health insurance often fails to cover this need.

US Airways Retirees Group, through Transamerica Life Insurance Company is making available TransCare® Long Term Care insurance to you and your family with discounted premiums and abbreviated application. Benefits cover services for many levels of Long Term Care services, from care in your home to nursing home facilities.

In appreciation for your valued service to US Airways, you are invited to learn more about TransCare® Long Term Care insurance at a Free Educational Webinar and Sales Presentation without leaving your home.

### *You Are Invited*

Free Educational Webinar and Sales Presentation\*  
In Appreciation for US Airways Retirees Group

["Long Term Care: How to Help Protect Your Assets and Family"]  
[Date] [Time]

You will learn:

- What is Long Term Care ... and what may it cost you?
- How may your financial assets and freedom of choice be at risk?
- What helpful options are available through TransCare® Long Term Care insurance?

**RESERVE YOUR PLACE TODAY**  
(Space is limited. Do not delay.)  
CALL [(XXX) XXX-XXXX]

US Airways Retirees Group, "Our Way of Saying Thanks for Your Years of Service"

<sup>1</sup>U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, March 2011

<sup>2</sup>American Association for Long-Term Care Insurance. 2010 AALTCI Sourcebook.

\*Attend this webinar in the comfort and convenience of your own home. Computer with Internet connection is required.

# TRANSCARE<sup>®</sup>

*Individual Long Term Care Insurance*

## LONG TERM CARE AT A GLANCE

### *What is Long Term Care?*

Long Term Care is care that extends for a long period of time, as required by a chronic illness, injury or cognitive impairment (such as dementia). Its purpose is to keep you as independent as possible when you are unable to perform some or all basic activities of daily living (bathing, continence, dressing, eating, toileting and transferring).

### *What does Long Term Care look like?*

Long Term Care can take many forms. TransCare<sup>®</sup> Long Term Care insurance emphasizes care in your own home, including any necessary modifications, and adult day care. At some point, Long Term Care needs may also require an assisted living facility or even a nursing home.

### *What are the chances I may need Long Term Care?*

Simply put, the longer you live the more likely you may need Long Term Care. More than 40 percent of Long Term Care cases are related to age-related frailty.<sup>1</sup> Nearly one-fourth are related to cognitive impairment, such as dementia.<sup>1</sup> The possibilities are not something we like to think about. In fact, nearly half of the care recipients had not considered the possibility of needing Long Term Care.<sup>1</sup> But the risk is real.

### *Won't my retirement income and savings be enough?*

Consider the way you have handled other risks in your life. The risk of needing Long Term Care after age 65 is far more likely than having a severe auto accident or a major house fire.<sup>2</sup> So it makes sense to add Long Term Care insurance to your portfolio, as Long Term Care services may dramatically increase your cost of living. It may also help protect other important life assets, such as your future standard of living, freedom to choose future care, and minimizing the burden on your family. Planning ahead with TransCare<sup>®</sup> Long Term Care insurance can help provide for an uncertain future.

### *Find Out More!*

Attend a Free Educational Webinar and Sales Presentation

In Appreciation for US Airways Retirees Group

["Long Term Care: How to Help Protect Your Assets and Family"]

[Date] [Time]

RESERVE YOUR PLACE TODAY

(Space is limited. Do not delay.)

CALL [(XXX) XXX-XXXX]

<sup>1</sup>Beyond Dollars: The True Impact of Long Term Caring, Genworth Financial, 9/30/2010

<sup>2</sup>American Association of Long-Term Care Insurance, 2010 AALTCI Sourcebook.

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Options and benefits may differ and are not available in all states. Premiums and benefits vary depending upon plan selected. Contact your insurance producer/your insurance agent/Transamerica Life for details. Policy series TLC 1-FP 1001, TLC 1-FP 402; in ID, TLC 1-P (ID) 408; in LA, TLC 1-P (LA) 504; in OK, TLC 1-FP (OK) 709.



For Retirees of



We wish you an easy trip through retirement.

*But just in case you trip along the way...*

## U-S AIRWAYS

Nobody likes to think about a future need for Long Term Care. What if you lose some ability to care for yourself in basic ways and require extended care at home, in an assisted living facility, in a nursing home, or even hospice care? At least 70 percent of people over age 65 will require some Long Term Care services at some point in their lives.<sup>1</sup>

PLEASE ACCEPT OUR INVITATION TO LEARN HOW LONG TERM CARE  
MAY AFFECT THE RETIREMENT JOURNEY YOU HAVE PLANNED.

*Discover how to help protect yourself from an uncertain future with TransCare® Long Term Care insurance.*

TRANSAMERICA LIFE INSURANCE COMPANY

# TRANSCARE®

*Individual Long Term Care Insurance*

<sup>1</sup>U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, March 2011



## U·S AIRWAYS

You Are Invited

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In Appreciation for US Airways Retirees Group

["Long Term Care: How to Help Protect Your Assets and Family"]  
[Date] [Time]

Presented by Transamerica Life Insurance Company, who is offering TransCare® Long Term Care insurance to US Airways Retirees Group at discounted premiums and abbreviated application.

RESERVE YOUR PLACE TODAY

Space is limited. Do not delay.

CALL [(XXX) XXX-XXXX]

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Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Options and benefits may differ and are not available in all states. Premiums and benefits vary depending upon plan selected. Contact your insurance producer/your insurance agent/ Transamerica Life for details. Policy series TLC 1-FP 1001, TLC 1-FP 402; in ID, TLC 1-P (ID) 408; in LA, TLC 1-P (LA) 504; in OK, TLC 1-FP (OK) 709.

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*But just in case you trip along the way...*

## U-S AIRWAYS

Long Term Care needs don't always announce themselves in advance. One hard fall or other accident is all it may take to lose some ability to care for yourself in basic ways, requiring extended care at home, in an assisted living facility, or in a nursing home. Have you taken steps to help protect your assets and family from the high cost of Long Term Care? This issue is likely to affect at least 70 percent of people over age 65, who will require some Long Term Care services at some point in their lives.<sup>1</sup>

DO A WISE THING. EDUCATE YOURSELF ABOUT LONG TERM CARE, FOR FREE.

*Don't miss this chance to accept our invitation. Call today.*

TRANSAMERICA LIFE INSURANCE COMPANY

# TRANSCARE<sup>®</sup>

*Individual Long Term Care Insurance*



## U·S AIRWAYS

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Free Educational Webinar and Sales Presentation\*  
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["Long Term Care: How to Help Protect Your Assets and Family"]  
[Date] [Time]

Presented by Transamerica Life Insurance Company, who is offering TransCare® Long Term Care insurance to US Airways Retirees Group at discounted premiums and abbreviated application.

FINAL CHANCE TO REGISTER

RESERVE YOUR PLACE TODAY

Nearly full. Do not delay.

CALL [(XXX) XXX-XXXX]

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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Variables	Filed-Closed	05/16/2011
<b>Comments:</b>			
<b>Attachment:</b>			
Variables.pdf			
		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Cover Letter	Filed-Closed	05/16/2011
<b>Comments:</b>			
<b>Attachment:</b>			
AR filing ltr multiple forms.pdf			



Home Office: Cedar Rapids, Iowa  
Long Term Care Division  
P.O. Box 95302  
Hurst, TX 76053-5302

### **US AIRWAYS Statement of Variability**

<b>TLC USA LTR 0511</b>	<b>Invitation Letter</b>
<b>TLC USA PC1 0511</b>	<b>Post Card 1</b>
<b>TLC USA PC2 0511</b>	<b>Post Care 2</b>

“Long Term Care: How to Help Protect your assets and Family” – is variable throughout each piece and will list the applicable Power Point Presentation which could be: LTC PPT1 CMR 0309, LTC PPT2 CMR 0309 or LTC PPT3 CMR 0309 for accommodating the different marketing packages.

[Date] [Time] – is variable throughout each piece and will be the applicable date and time for the Free Educational Webinar and Sales Presentation.

CALL [(XXX) XXX-XXXX] - is variable in each piece and will be the assigned phone number for members and their families to call licensed producers.



Home Office: Cedar Rapids, Iowa  
Long Term Care Division  
P O Box 95302  
Hurst, Texas 76053-5302  
800-553-7600, ext 3381  
patricia.holt@transamerica.com

May 3, 2011

Commissioner Jay Bradford  
1200 West Third Street  
Little Rock, AR 72201

RE: **Long Term Care Advertising**  
**NAIC #:** 86231  
**FEIN #:** 39-0989781  
**Form # / Description:** TLC USA PC1 0511 Invitation to Inquire Post Card  
TLC USA PC2 0511 Invitation to Inquire Post Card  
TLC USA LTR 0511 Invitation to Inquire Letter

Dear Commissioner Bradford:

Enclosed are the referenced forms submitted for your review and approval. These forms are not intended to replace any previously approved forms.

These forms will be used to solicit policy form TLC 1-FP (AR) 206, et al., which was approved by your department on May 30, 2006.

The Educational Webinar and Sales Presentation include one or more power point presentations. The power point presentation(s) are: LTC PPT1 CMR 0309; LTC PPT2 CMR 0309 & LTC PPT3 CMR 0309 which were approved by your department on June 12, 2009 under SERFF Tracking #AEGJ-126066295.

It is our intention to use these forms in both paper and electronic form.

Bracketed information is intended to be variable. Please see the attached Variables document.

We trust that these forms will meet with your approval. If you have any questions, please contact me.

Sincerely,

A handwritten signature in cursive script that reads "Patsy B. Holt".

Patsy B. Holt  
Advertising Analyst  
Transamerica Long Term Care Division