

SERFF Tracking Number: BNLA-127147597 State: Arkansas  
 Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 48627  
 Company Tracking Number: CPL-3963 ETC  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: CPL-3963B, CPL-3963B-1, CPL-3963SP, CPL-3963SP-1, CPL-3963E, CPL-3963E-1  
 Project Name/Number: CPL-3963B, CPL-3963B-1, CPL-3963SP, CPL-3963SP-1, CPL-3963E, CPL-3963E-1/CPL-3963B, CPL-3963B-1, CPL-3963SP, CPL-3963SP-1, CPL-3963E, CPL-3963E-1

## Filing at a Glance

Company: Colonial Penn Life Insurance Company

Product Name: CPL-3963B, CPL-3963B-1, SERFF Tr Num: BNLA-127147597 State: Arkansas  
 CPL-3963SP, CPL-3963SP-1, CPL-3963E,  
 CPL-3963E-1

TOI: MS06 Medicare Supplement - Other SERFF Status: Closed-Filed- State Tr Num: 48627  
 Closed

Sub-TOI: MS06.000 Medicare Supplement - Other Co Tr Num: CPL-3963 ETC State Status: Filed-Closed  
 Other

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Lucy Sutton, Sue Novotny Disposition Date: 05/04/2011

Date Submitted: 04/29/2011 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: CPL-3963B, CPL-3963B-1, CPL-3963SP, CPL-3963SP-1, CPL-3963E, CPL-3963E-1 Status of Filing in Domicile:

Project Number: CPL-3963B, CPL-3963B-1, CPL-3963SP, CPL-3963SP-1, CPL-3963E, CPL-3963E-1 Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 05/04/2011

State Status Changed: 05/04/2011

Deemer Date:

Created By: Lucy Sutton

Submitted By: Lucy Sutton

Corresponding Filing Tracking Number:

Filing Description:

RE: Medicare Supplement Advertising

Lead Generating Letters with Reply Cards

CPL-3963B w/ CPL-3963B-1

CPL-3963SP w/ CPL-3963SP-1

CPL-3963E w/ CPL-3963E-1

SERFF Tracking Number: BNLA-127147597 State: Arkansas  
Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 48627  
Company Tracking Number: CPL-3963 ETC  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: CPL-3963B, CPL-3963B-1, CPL-3963SP, CPL-3963SP-1, CPL-3963E, CPL-3963E-1  
Project Name/Number: CPL-3963B, CPL-3963B-1, CPL-3963SP, CPL-3963SP-1, CPL-3963E, CPL-3963E-1/CPL-3963B, CPL-3963B-1, CPL-3963SP,  
CPL-3963SP-1, CPL-3963E, CPL-3963E-1

Dear Insurance Department Personnel:

As required by your advertising guidelines, we are filing the above form for your review and approval.

These mailers will be sent to prospects who will be turning age 65 within the next three to six months. It will provide an opportunity for individuals who are interested in obtaining more information concerning Medicare and Medicare Supplement insurance coverage options available through Colonial Penn Life Insurance Company, an affiliate of Bankers Life and Casualty Company.

These forms are all similar in nature, to the previously approved Forms CPL-3963 & CPL-3963-1. The only difference is following:

- CPL-3963B & CPL-3963B-1 have changed the word "coupon" to "certificate"
- CPL-3963SP & CPL-3963SP-1 will be using only the Colonial Penn Logo.
- CPL-3963E & CPL-3963E-1 has different wording in the opening paragraph.

No other changes have been made to these versions.

Your consideration and approval of the above forms would be appreciated.

Sincerely,

Lucy Sutton

Enclosures

## Company and Contact

### Filing Contact Information

Lucy Sutton, Information Coordinator l.sutton@banklife.com  
600 West Chicago Ave 312-396-6122 [Phone]  
Location: CH-4B042 312-396-5907 [FAX]  
Chicago, IL 60654-2800

### Filing Company Information

Colonial Penn Life Insurance Company CoCode: 62065 State of Domicile: Pennsylvania  
Adm. Address: 600 West Chicago Ave Group Code: 233 Company Type:  
Chicago, IL 60654-2800 Group Name: State ID Number:





*SERFF Tracking Number:* BNLA-127147597      *State:* Arkansas  
*Filing Company:* Colonial Penn Life Insurance Company      *State Tracking Number:* 48627  
*Company Tracking Number:* CPL-3963 ETC  
*TOI:* MS06 Medicare Supplement - Other      *Sub-TOI:* MS06.000 Medicare Supplement - Other  
*Product Name:* CPL-3963B, CPL-3963B-1, CPL-3963SP, CPL-3963SP-1, CPL-3963E, CPL-3963E-1  
*Project Name/Number:* CPL-3963B, CPL-3963B-1, CPL-3963SP, CPL-3963SP-1, CPL-3963E, CPL-3963E-1/CPL-3963B, CPL-3963B-1, CPL-3963SP, CPL-3963SP-1, CPL-3963E, CPL-3963E-1

## **Disposition**

Disposition Date: 05/04/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: BNLA-127147597 State: Arkansas  
 Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 48627  
 Company Tracking Number: CPL-3963 ETC  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: CPL-3963B, CPL-3963B-1, CPL-3963SP, CPL-3963SP-1, CPL-3963E, CPL-3963E-1  
 Project Name/Number: CPL-3963B, CPL-3963B-1, CPL-3963SP, CPL-3963SP-1, CPL-3963E, CPL-3963E-1/CPL-3963B, CPL-3963B-1, CPL-3963SP,  
 CPL-3963SP-1, CPL-3963E, CPL-3963E-1

Schedule Form	Schedule Item	Schedule Item Status	Public Access
Form	Advertising Med Sup Lead Generation Letter with Mailer	Filed-Closed	Yes
Form	Advertising Med Sup Lead Generation Letter with Mailer	Filed-Closed	Yes
Form	Advertising Med Sup Lead Generation Letter with Mailer	Filed-Closed	Yes

SERFF Tracking Number: BNLA-127147597 State: Arkansas  
 Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 48627  
 Company Tracking Number: CPL-3963 ETC  
 TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
 Product Name: CPL-3963B, CPL-3963B-1, CPL-3963SP, CPL-3963SP-1, CPL-3963E, CPL-3963E-1  
 Project Name/Number: CPL-3963B, CPL-3963B-1, CPL-3963SP, CPL-3963SP-1, CPL-3963E, CPL-3963E-1/CPL-3963B, CPL-3963B-1, CPL-3963SP, CPL-3963SP-1, CPL-3963E, CPL-3963E-1

## Form Schedule

### Lead Form Number: CPL-3963 etc

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 05/04/2011	CPL-3963B w/ CPL-3963B-1	Advertising	Advertising Med Sup Initial Lead Generation Letter with Mailer			0.000	CPL-3963B.pdf
Filed-Closed 05/04/2011	CPL-3963SP w/ CPL-3963SP-1	Advertising	Advertising Med Sup Initial Lead Generation Letter with Mailer			0.000	CPL-3963SP.PDF
Filed-Closed 05/04/2011	CPL-3963E w/ CPL-3963E-1	Advertising	Advertising Med Sup Initial Lead Generation Letter with Mailer			0.000	CPL-3963E.pdf

# This Free "Medicare and Active Americans" Booklet Can Help Save Money And Undue Concern!



**Mail Your  
Certificate  
Today!**

[0421/0736 270 \*\*\*\*\*ECLOT\*\*C-003]  
[MR. Sample A. Sample]  
[123 Any Street]  
[Anytown, IL 12345-6789]  
[|||||

Dear (title, last nameXXXXXXXX):

The Certificate below is important. Detach it from this letter, and mail it today in the postage-paid envelope provided.

As soon as we get your Certificate, we'll rush you a free copy of an important booklet concerning your latest Medicare Hospital and Medical benefits and deductibles. We'll mail it directly to the [last nameXX] residence.

As you'll learn by returning your Certificate promptly, this free booklet -- called "Medicare and Active Americans" -- contains up-to-the-minute facts and easy-to-read charts covering the benefits you are now eligible to receive under Medicare Part A (Hospital) and Part B (Medical).

And it gives some options that you should consider to get help with the bills Medicare may not cover.

Sending for this free booklet today is your chance to get answers to your questions about Medicare... and how its present system can affect your financial security.

And it will help you learn about the standardized Medicare supplement insurance plans designed to help you avoid loss.

There's no cost or obligation for this booklet. So you can only gain by detaching your Certificate and mailing it now in the postage-paid envelope, [title, last nameXXXX].

Folks who have already received this free booklet have read the good news about an easy way to help protect themselves from some of the expenses not paid for by Medicare.

You can, too! That's why we urge you to call the Information Request Line, toll-free: [1-XXX-XXX-XXXX] OR detach your Certificate and mail it today for your booklet and chart.

So mail the coupon in the postage-paid envelope today. It could help you avoid worry or possible financial loss later on.

Sincerely,  
Bankers Life and Casualty Company

Medicare Supplement Plans are available through Colonial Penn Life Insurance Company. Colonial Penn Life Insurance Company, Bankers Life and Casualty Company and their licensed agents are not affiliated with or sponsored by the Federal Medicare Program. An insurance agent may contact you.

CPL-3963B

DETACH HERE AND MAIL TODAY

3963B(10)

## Free "Medicare and Active Americans" Booklet Certificate For Senior Americans



### Important Facts And Chart With Up-to-Date Medicare Benefits

Please mail me a copy of the new edition of "Medicare and Active Americans" with up-to-date facts, plus charts, of my current Medicare benefits. I understand there's no cost or obligation for this service now or when an insurance agent calls to answer any questions I may have about Bankers health insurance products and about Medicare Supplement products available through Colonial Penn Life Insurance Company, an affiliate of Bankers Life and Casualty Company.

**YOURS  
FREE!**

[Sample Branch Office]  
[123 Any Street]  
[Anytown, IL 12345-6789]  
[|||||

Phone #: \_\_\_\_\_

William Tester  
Hickory, NC 28602-9762

Because we value your right to privacy, your street address does not appear on this coupon. We will mail the booklet to your mailing address identified by the code that appears below.



**We want to make sure you receive your free booklet!**  
**If your home address is incorrect, please print the correction below.**

Name \_\_\_\_\_

Address \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_



# This Free "Medicare and Active Americans" Booklet Can Help Save Money And Undue Concern!

[0421/0736 270 \*\*\*\*\*ECLOT\*\*C-003]  
[MR. Sample A. Sample]  
[123 Any Street]  
[Anytown, IL 12345-6789]  
[XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX]

## Mail Your Coupon Today!



Dear (title, last nameXXXXXXXX):

The Coupon below is important. Detach it from this letter, and mail it today in the postage-paid envelope provided.

As soon as we get your Coupon, we'll rush you a free copy of an important booklet concerning your latest Medicare Hospital and Medical benefits and deductibles. We'll mail it directly to the [last nameXX] residence.

As you'll learn by returning your Coupon promptly, this free booklet -- called "Medicare and Active Americans" -- contains up-to-the-minute facts and easy-to-read charts covering the benefits you are now eligible to receive under Medicare Part A (Hospital) and Part B (Medical).

And it gives some options that you should consider to get help with the bills Medicare may not cover.

Sending for this free booklet today is your chance to get answers to your questions about Medicare... and how its present system can affect your financial security.

And it will help you learn about the standardized Medicare supplement insurance plans designed to help you avoid loss.

There's no cost or obligation for this booklet. So you can only gain by detaching your Coupon and mailing it now in the postage-paid envelope, [title, last nameXXXX].

Folks who have already received this free booklet have read the good news about an easy way to help protect themselves from some of the expenses not paid for by Medicare.

You can, too! That's why we urge you to call the Information Request Line, toll-free: [1-XXX-XXX-XXXX] OR detach your Coupon and mail it today for your booklet and chart.

So mail the coupon in the postage-paid envelope today. It could help you avoid worry or possible financial loss later on.

Sincerely,  
Bankers Life and Casualty Company

Medicare Supplement Plans are available through Colonial Penn Life Insurance Company. Colonial Penn Life Insurance Company, Bankers Life and Casualty Company and their licensed agents are not affiliated with or sponsored by the Federal Medicare Program. An insurance agent may contact you.

CPL-3963-SP

DETACH HERE AND MAIL TODAY

3963-SP(11)



## Free "Medicare and Active Americans" Booklet Coupon For Senior Americans



### Important Facts And Chart With Up-to-Date Medicare Benefits

Please mail me a copy of the new edition of "Medicare and Active Americans" with up-to-date facts, plus charts, of my current Medicare benefits. I understand there's no cost or obligation for this service now or when an insurance agent calls to answer any questions I may have about Bankers health insurance products and about Medicare Supplement products available through Colonial Penn Life Insurance Company, an affiliate of Bankers Life and Casualty Company.

## YOURS FREE!

[Sample Branch Office]  
[123 Any Street]  
[Anytown, IL 12345-6789]  
[XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX]

Phone #: \_\_\_\_\_

William Tester  
Hickory, NC 28602-9762

Because we value your right to privacy, your street address does not appear on this coupon. We will mail the booklet to your mailing address identified by the code that appears below.

CPL-3963-SP-1



**We want to make sure you receive your free booklet!**  
**If your home address is incorrect, please print the correction below.**

Name \_\_\_\_\_

Address \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

# This Free "Medicare and Active Americans" Booklet Can Help Save Money And Undue Concern!



**Mail Your  
Coupon  
Today!**

[0421/0736 270 \*\*\*\*\*ECLOT\*\*C-003]  
[MR. Sample A. Sample]  
[123 Any Street]  
[Anytown, IL 12345-6789]  
[.....]

Dear (title, last nameXXXXXXXX):

The Coupon below is important. Detach it from this letter, and mail it today in the postage-paid envelope provided.

As soon as we get your Coupon, we'll rush you a free copy of an important booklet concerning your latest Medicare Hospital and Medical benefits and deductibles. We'll mail it directly to the [last nameXX] residence.

As you'll learn by returning your Coupon promptly, this free booklet -- called "Medicare and Active Americans" -- contains up-to-the-minute facts and easy-to-read charts covering the benefits you are now eligible to receive under Medicare Part A (Hospital) and Part B (Medical).

And it gives some options that you should consider to get help with the bills Medicare may not cover.

Sending for this free booklet today is your chance to get answers to your questions about Medicare... and how its present system can affect your financial security.

And it will help you learn about the standardized Medicare supplement insurance plans designed to help you avoid loss.

There's no cost or obligation for this booklet. So you can only gain by detaching your Coupon and mailing it now in the postage-paid envelope, [title, last nameXXXX].

Folks who have already received this free booklet have read the good news about an easy way to help protect themselves from some of the expenses not paid for by Medicare.

You can, too! That's why we urge you to call the Information Request Line, toll-free: [1-XXX-XXX-XXXX] OR detach your Coupon and mail it today for your booklet and chart.

So mail the coupon in the postage-paid envelope today. It could help you avoid worry or possible financial loss later on.

Sincerely,  
Bankers Life and Casualty Company

Medicare Supplement Plans are available through Colonial Penn Life Insurance Company. Colonial Penn Life Insurance Company, Bankers Life and Casualty Company and their licensed agents are not affiliated with or sponsored by the Federal Medicare Program. An insurance agent may contact you.

CPL-3963E

DETACH HERE AND MAIL TODAY

3963E(10)



**YOURS  
FREE!**

**Important Facts And Chart With Up-to-Date Medicare Benefits**

Please mail me a copy of the new edition of "Medicare and Active Americans" with up-to-date facts, plus charts, of my current Medicare benefits. I understand there's no cost or obligation for either this booklet now or when an insurance agent calls to answer any questions I may have.

[Sample Branch Office]  
[123 Any Street]  
[Anytown, IL 12345-6789]  
[.....]

Phone #: \_\_\_\_\_

William Tester  
Hickory, NC 28602-9762

Because we value your right to privacy, your street address does not appear on this coupon. We will mail the booklet to your mailing address identified by the code that appears below.



**We want to make sure you receive your free booklet!**  
**If your home address is incorrect, please print the correction below.**

Name \_\_\_\_\_

Address \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_