

SERFF Tracking Number: MUTM-127139030 State: Arkansas  
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 48609  
Company Tracking Number: KELLY KRUMWIED  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Advertising - MC34811  
Project Name/Number: Long Term Care Advertising /MC34811

## Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127139030 State: Arkansas  
MC34811

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed- State Tr Num: 48609  
Closed

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: KELLY KRUMWIED

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer,  
Stephanie Fowler

Author: Kelly Krumwied

Disposition Date: 05/09/2011

Date Submitted: 04/28/2011

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: MC34811

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: 05/09/2011

State Status Changed: 05/09/2011

Deemer Date:

Created By: Kelly Krumwied

Submitted By: Kelly Krumwied

Corresponding Filing Tracking Number:

Filing Description:

NAIC #: 261-71412

FEIN #: 47-0246511

Mutual of Omaha Insurance Company

Long Term Care Advertising

Print Advertisement: MC34811

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 advertisement can be used in a variety of formats including, but not limited to a flyer, poster, table top ad, mailer, postcard, newspaper, brochure or electronic. 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 or conformity with applicable regulatory requirements.

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

kk

## 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

Mutual of Omaha Insurance Company CoCode: 71412 State of Domicile: Nebraska

Mutual of Omaha Plaza Group Code: 261 Company Type: Health Insurance

Omaha, NE 68175 Group Name: State ID Number:

(402) 351-6910 ext. [Phone] FEIN Number: 47-0246511

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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 #
Mutual of Omaha Insurance Company	\$50.00	04/28/2011	47038794

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	05/09/2011	05/09/2011

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	05/04/2011	05/04/2011	Ashley Williams	05/06/2011	05/06/2011

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## Disposition

Disposition Date: 05/09/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

*SERFF Tracking Number:* MUTM-127139030      *State:* Arkansas  
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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Memorandum of Variability	Filed-Closed	Yes
<b>Form</b>	Print Advertisement	Filed-Closed	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 05/04/2011  
Submitted Date 05/04/2011  
Respond By Date 06/06/2011

Dear Carly Cole,

This will acknowledge receipt of the captioned filing. Please see my remarks regarding this form under SERFF FILING # MUTM-127139051.

Please feel free to contact me if you have questions.

Sincerely,  
Stephanie Fowler

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## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 05/06/2011  
Submitted Date 05/06/2011

Dear Harris Shearer,

### Comments:

Thank you for your review of the above-captioned advertising previously submitted to your Department on April 28, 2011. This letter is in response to your correspondence dated May 4, 2011.

### Response 1

Comments: This will acknowledge receipt of the captioned filing. This "print ad" appears to be twelve different "print ads" combined into one form. I do not understand how these pages can be used in the examples that was given on the General Information tab. Please clarify the use of this form.

This piece is designed to be utilized as a brochure. We have only made reference to various print formats to provide examples as to what is meant by a "print advertisement." We apologize for any confusion this may have caused.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Your further review and approval of this submission will be most appreciated. If I may be of additional assistance, please feel free to contact me.

Sincerely,

Corporate Compliance and Ethics Division  
For Questions, please contact Carly Cole  
Phone: 402-351-2476; Fax: 402-351-5298

*SERFF Tracking Number:*      *MUTM-127139030*                      *State:*                      *Arkansas*  
*Filing Company:*              *Mutual of Omaha Insurance Company*              *State Tracking Number:*      *48609*  
*Company Tracking Number:*      *KELLY KRUMWIED*  
*TOI:*                      *LTC03I Individual Long Term Care*              *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*              *Long Term Care Advertising - MC34811*  
*Project Name/Number:*      *Long Term Care Advertising /MC34811*  
**E-mail: [advfilings@mutualofomaha.com](mailto:advfilings@mutualofomaha.com)**

Sincerely,  
Kelly Krumwied

SERFF Tracking Number: MUTM-127139030 State: Arkansas  
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## Form Schedule

**Lead Form Number: MC34811**

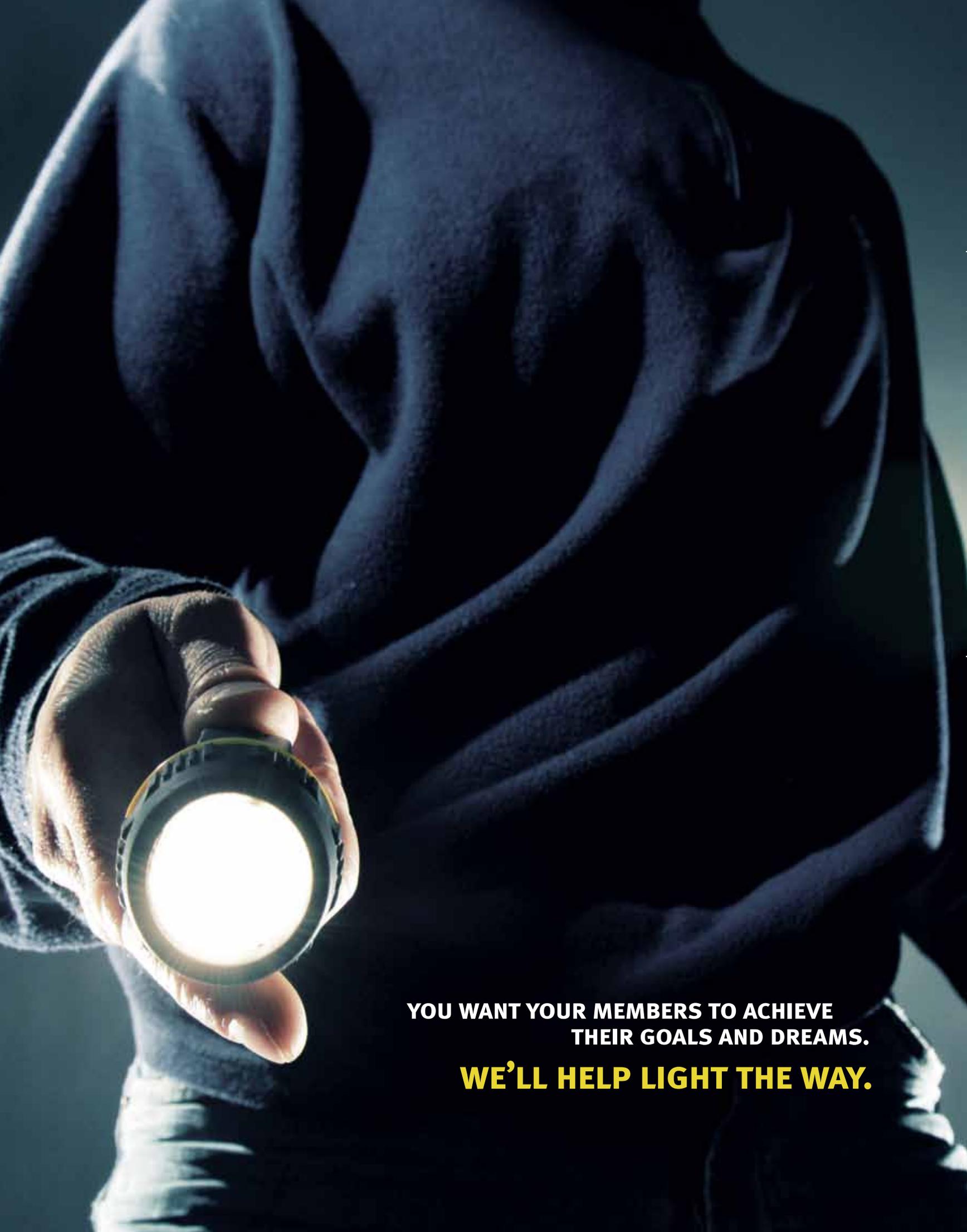
Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 05/09/2011	MC34811	Advertising	Print Advertisement	Initial		0.000	MC34811.pdf

MUTUAL OF OMAHA INSURANCE COMPANY  
UNITED OF OMAHA LIFE INSURANCE COMPANY

**Brighten** Your Members' Lives



**ASSOCIATION LONG-TERM CARE INSURANCE**



**YOU WANT YOUR MEMBERS TO ACHIEVE  
THEIR GOALS AND DREAMS.**

**WE'LL HELP LIGHT THE WAY.**



## **Our Mission: Protecting People's Dreams**

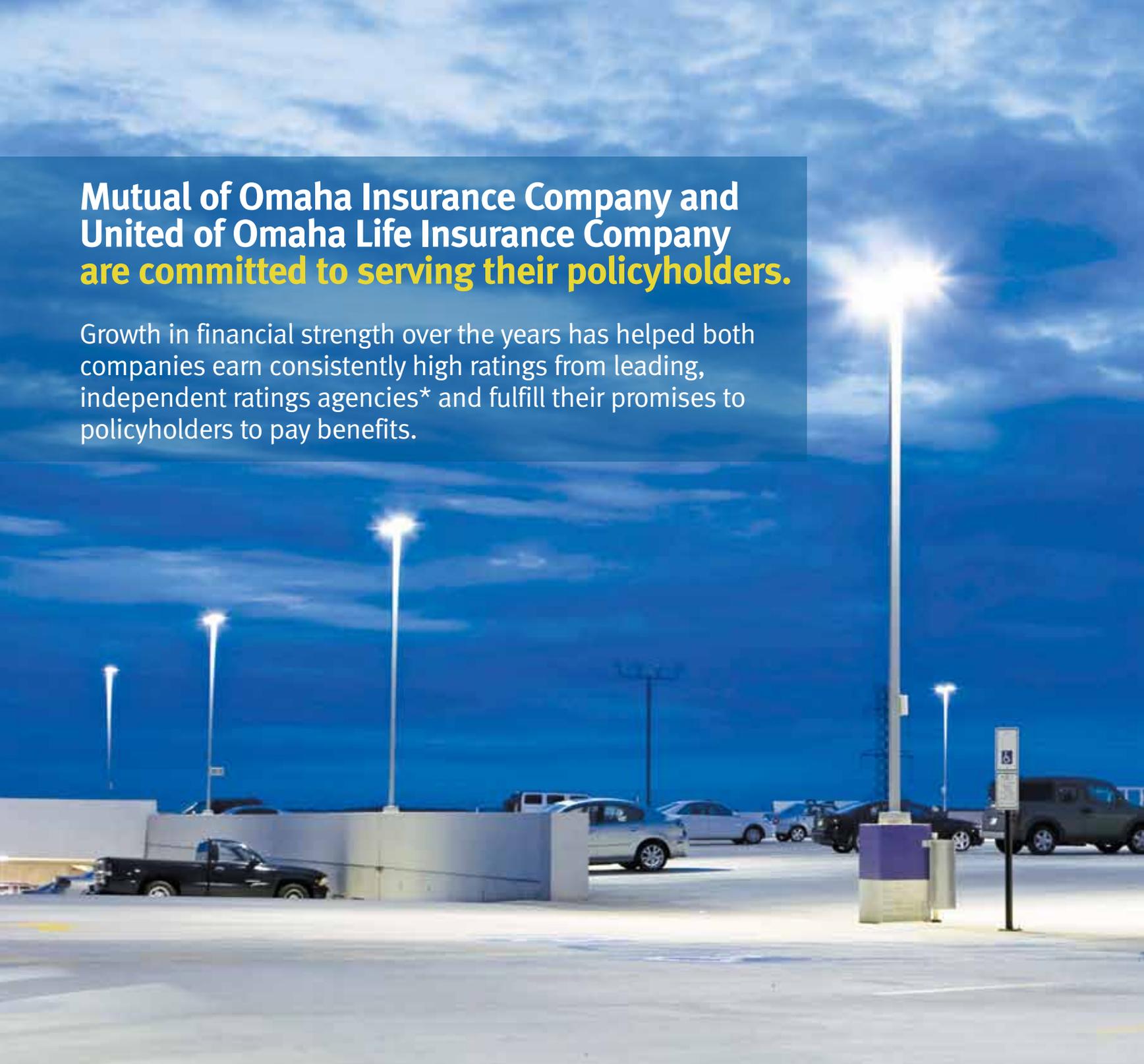
When the unexpected happens, expect us to help.

**Customers trust us during difficult times** – when the need for long-term care arises, when a prolonged illness or injury means you no longer can care for yourself.

And by offering **the right combination of experience, products and service**, we are there during good times, too – the enjoyment of retirement, spending time with family, helping secure **a successful financial future**.

**All of this, we work at every day. All of this, we want for you and your association members.**





## Mutual of Omaha Insurance Company and United of Omaha Life Insurance Company are committed to serving their policyholders.

Growth in financial strength over the years has helped both companies earn consistently high ratings from leading, independent ratings agencies\* and fulfill their promises to policyholders to pay benefits.

We provide insurance policies to members of more than 500 national, state and local organizations. Some of these organizations include:

- National Small Business Association
- National Livestock Producers Association
- American Advertising Federation
- National Association for Female Executives

\* Ratings provided by A.M. Best, Moody's Investors Service and Standard & Poor's.



Your insurance agent\* will provide ongoing support to you and your members, including a free, professional assessment of their long-term care needs – at no cost or obligation.

Along with our home office representatives, your insurance agent will listen first, then work with you to develop and support the best plan to meet your needs.

We offer a variety of policy options to help people prepare for a long-term care event and its related expenses. Benefits that may help association members get the care they need so they can achieve their dreams and keep their promises to loved ones.\*\*

Your insurance agent can walk you through our long-term care insurance policy and explain the premiums available to association members.

\* Washington Residents: All instances of the term “agent” contained within this brochure should be replaced with “producer.”

\*\* The insurance provided will be individual coverage and not group coverage.



## Long-Term Care Insurance

You can help provide the financial protection your members need and want and strengthen your membership with long-term care insurance.

### Advantages to Your Association

- Helps grow your membership by attracting and retaining members
- Helps increase member satisfaction
- Offers valuable benefits to members
- Costs you nothing to administer

### Advantages to Members

- Provides long-term care insurance coverage with a premium which is lower than that available to the general public



- Pays benefits in addition to other coverages members may have
- Offers individual, portable coverage
- Provides professional, personal service from your local insurance agent



### A Simple Process

Your association's representative or board of directors authorizes Mutual of Omaha Insurance Company or its affiliate, United of Omaha Life Insurance Company, to offer long-term care insurance to your membership. We then introduce coverage to your members and educate them about the value of purchasing a long-term care insurance policy.

### Free Administration

We manage the entire process from application and policy issue to customer service and claims.

### Additional Support

- Toll-free telephone numbers for executives and members
- An annual review of your association's participation
- Lists of participating members (to help you retain them)
- Articles and ads for your publications
- Links on your website for members to obtain additional information
- Marketing materials, including brochures, email and flyers

A photograph of a modern living room. In the foreground, a fireplace with a light-colored stone surround contains several white candles. To the right, a silver television sits on a wooden media console. A lamp with a white shade is visible behind the TV. The room is lit with warm, ambient light.

## Corporate Sponsorships **that Improve Lives**

For nearly a half century, the name Mutual of Omaha has conveyed a commitment to wildlife conservation and education established through the beloved *Mutual of Omaha's Wild Kingdom* television series. In 2002, *Wild Kingdom* returned to Sunday night television on the Animal Planet network. Our website *WildKingdom.com* introduces new generations to the importance of caring for the world around us.

Mutual of Omaha also keeps its brand at the forefront of the insurance and financial services industry through our **aha moments** advertising campaign and our sponsorship of USA Swimming and PGA golfers.

- **aha moments.** Our national television, website and social media advertising campaign is all about moments of clarity, those defining instants where real wisdom is gained to change your life. Mutual of Omaha celebrates and honors these moments and the people who act upon them through this brand-building campaign. Learn more at [www.mutualofomaha.com/aha](http://www.mutualofomaha.com/aha).



- **USA Swimming.** Mutual of Omaha is a proud sponsor of USA Swimming, including members of Team USA who compete in the Summer Olympics. Learn more at [www.mutualofomaha.com/usaswim](http://www.mutualofomaha.com/usaswim).
- **PGA Golf.** Mutual of Omaha sponsors 14 professional golfers. Learn more at [www.mutualofomaha.com/golf](http://www.mutualofomaha.com/golf).

my aha moment  
**aha**

MUTUAL of OMAHA'S  
**WILD KINGDOM**  
on Animal Planet





## Lives Brightened: A long-term care insurance policy may help your members live the life they always planned.

That may include doing all the things that are important to them today, plus all the things they dreamed of doing in retirement.

But what happens when they're unable to care for themselves? Or they're faced with providing care for a spouse or loved one? What does that do to the plans they've made?

### Some Facts About Long-Term Care

- Long-term care is a term used to describe the services people need when they no longer are able to care for themselves, whether due to an accident, disability, prolonged illness or the simple process of aging
- Long-term care services aren't just for older people. Accidents and prolonged illnesses requiring long-term care happen to people of all ages

- Long-term care services are provided in a variety of settings, including people's homes, assisted living facilities and nursing homes
- Long-term care services may be expensive. Consider the national average costs:

Home Health Aide	Assisted Living Facility	Nursing Home
<b>\$3,465</b> per month	<b>\$3,159</b> per month	<b>\$6,301</b> per month

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

## LONG-TERM CARE INSURANCE . . .

Helping association members prepare for the future and brighten their lives.



### Long-Term Care Insurance Can Help

A long-term care insurance policy provides funds to help pay for the care people need in the setting that's right for them.

And that may help them:

- Remain in the comfort of their homes
- Avoid relying on family members to provide care
- Protect their retirement savings

### How Long-Term Care Insurance Works

The purpose of long-term care insurance is to help people protect themselves against the risk of paying the high cost of long-term care services.

Once the insured is eligible to receive benefits, a long-term care insurance policy will pay for covered long-term care services, up to the maximum monthly benefit of the policy.

### Why Your Members Should Consider It Now

No one is ever too young to need long-term care insurance. Here are some good reasons your members should consider purchasing a policy now:

- The ability to purchase a long-term care policy is based on good health, so a future change in health status may make them ineligible

- The cost of a long-term care policy is based on the age at the time of purchase, so every year your members wait, the cost may go up
- Members and their eligible family members can purchase this policy at a premium which is lower than that available to the general public.

### We're Here to Help

The same long-term care insurance policy isn't right for everyone. Mutual of Omaha Insurance Company and United of Omaha Life Insurance Company offer your members a variety of policy options that include:

- Pre-packaged policy options that contain the long-term care benefits people purchase most often
- Customizable policy options that allow people to select the long-term care benefits that best meet their needs

Your insurance agent will help your members evaluate their need for long-term care insurance, understand their options and select a policy that's right for them.





**MUTUAL OF OMAHA INSURANCE COMPANY  
UNITED OF OMAHA LIFE INSURANCE COMPANY**

Mutual of Omaha Plaza

Omaha, NE 68175

1-800-775-6000

[mutualofomaha.com](http://mutualofomaha.com)

MUTUAL of OMAHA'S  
**WILD KINGDOM**  
on Animal Planet



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. You may be contacted by telephone by an insurance agent.

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> Memorandum of Variability	Filed-Closed	<b>Date:</b> 05/09/2011
<b>Comments:</b>		
<b>Attachment:</b>		
MC34811_MOV.pdf		

# VARIABLE MATERIAL FOR ADVERTISING FORM

**Form Number: MC34811**

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

<u>Section</u>	<u>Explanation</u>
1. Univita 2010	1. Long-Term Care Cost-of-Care Study conducted every two years. So the company that conducted the study and the year will be listed.