

SERFF Tracking Number: MUTM-127148105 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 48674
Company Tracking Number: ASHLEY WILLIAMS
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - MC34191_0311
Project Name/Number: Long Term Care Advertising /MC34191_0311

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127148105 State: Arkansas
MC34191_0311

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 48674

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: ASHLEY WILLIAMS

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Ashley Williams

Disposition Date: 05/23/2011

Date Submitted: 05/04/2011

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Status of Filing in Domicile:

Project Number: MC34191_0311

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: 05/23/2011

State Status Changed: 05/23/2011

Deemer Date:

Created By: Ashley Williams

Submitted By: Ashley Williams

Corresponding Filing Tracking Number:

Filing Description:

NAIC #: 261-71412

FEIN #: 47-0246511

Mutual of Omaha Insurance Company

Long Term Care Advertising

MC34191_0311

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 forms. It will be used with appropriate approved forms in your state.

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

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variable items is attached.

Sincerely,

Carly Cole
 Product and Advertising Compliance Consultant
 Corporate Compliance and Ethics
 Phone: 402-351-2476
 Fax: 402-351-5298
 E-mail: advfilings@mutualofomaha.com

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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

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Mutual of Omaha Insurance Company \$50.00 05/04/2011 47250436

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	05/23/2011	05/23/2011

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Disposition

Disposition Date: 05/23/2011

Implementation Date:

Status: Filed

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
Form	Flyer	Filed	Yes

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Form Schedule

Lead Form Number: MC34191_0311

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 05/23/2011	MC34191_0311	Advertising	Flyer	Initial		0.000	MC34191_0311.pdf

Long-Term Care Insurance



Why Choose Mutual of Omaha for Long-Term Care Insurance?

Mutual of Omaha has been keeping an important promise to customers for the past 100 years – through recessions, wars and even a Great Depression. That promise...to be there when our customers need us most.

We're strong, stable and secure

It's important to select an insurance company that is strong, stable and financially secure. Mutual of Omaha has continued to remain strong because as a mutual company, we take a conservative approach to investment and business decisions. We're not driven by short-term quarterly results that often characterize publicly traded companies. Thanks to our diversified portfolio of carefully selected investments, our financial foundation is strong and continues to grow.

We continually earn high industry ratings

Objective, third-party assessments offer a valuable perspective on a company's financial strength. Mutual of Omaha consistently earns high marks from the insurance industry's leading rating organizations.

Mutual of Omaha Company Ratings*	
A.M. Best Company, Inc. (For overall financial strength and ability to meet ongoing obligations to policyholders)	[A+ (Superior)] [2 nd] highest out of 16 possible ratings
Moody's Investors Services (For current financial strength and ability to withstand financial stress in the future)	[Aa3 (Excellent)] [4 th] highest out of 21 possible ratings
Standard & Poor's (For financial strength to meet obligations to policyholders)	[AA- (Very Strong)] [4 th] highest out of 21 possible ratings

* As of [3/11] The ratings refer only to the overall financial status of the company and are not a recommendation of the specific policy provisions, rates or practices of the insurance company.

Another broadly accepted third-party assessment of a company's financial strength is the Comdex rating, which compares a company's rankings relative to all companies that have been rated by at least two of the major rating services. Mutual of Omaha has a Comdex rating of [96], which means that Mutual of Omaha's combined ratings are better than [96] percent of all other insurance companies.

We'll be here when you need us

We've been helping people plan for their long-term care needs for more than two decades. Our customers know that our longevity, financial strength and experience mean they can count on us to pay their claims quickly and fairly. And that will not change. So when considering a long-term care insurance company, it's important to remember that Mutual of Omaha will be here when you need us.

This is a solicitation of insurance. Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Policy forms LTC09M-5ML, LTC09M-10ML (or state equivalent). In ID: LTC09M-5ML-ID, LTC09M-10ML-ID. In NC: LTC09M-5ML-NC, LTC09M-10ML-NC. In OK: LTC09M-5ML-OK, LTC09M-10ML-OK. In OR: LTC09M-5ML-OR, LTC09M-10ML-OR. In PA: LTC09M-5ML-PA, LTC09M-10ML-PA. In WA: LTC09M-5ML-WA, LTC09M-10ML-WA. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company. You may be contacted by telephone by an insurance agent (in WA: producer).

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Memorandum of Variability	Filed	Date: 05/23/2011
Comments:		
Attachment: VM-MC34191_0311.pdf		

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: MC34191_0311

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

Section

Ratings for AM Best, Moody's and Standard & Poor's

As of [3/11]

Fourth paragraph, [96] and [96%]

Explanation

This is variable so we are able to update this information as it changes.

This will update as any new information is provided to us.

This will be updated as the Comdex rating changes

MC34191-MOV