

SERFF Tracking Number: MUTM-127154983 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 48700
Company Tracking Number: KELLY KRUMWIED
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - AFN43376
Project Name/Number: Long Term Care Advertising /AFN43376

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127154983 State: Arkansas
AFN43376

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed- State Tr Num: 48700
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: 05/26/2011

Date Submitted: 05/06/2011

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Project Number: AFN43376

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 05/27/2011

State Status Changed: 05/27/2011

Created By: Kelly Krumwied

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Kelly Krumwied

Filing Description:

NAIC #: 261-69868

FEIN #: 47-0322111

United of Omaha Life Insurance Company

Long Term Care Advertising

Print Advertisement: AFN43376

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

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.

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

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	05/06/2011	47316185

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	05/26/2011	05/27/2011

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Disposition

Disposition Date: 05/26/2011

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	Memorandum of Variability	Filed-Closed	Yes
Form	Print Advertisement	Filed-Closed	Yes

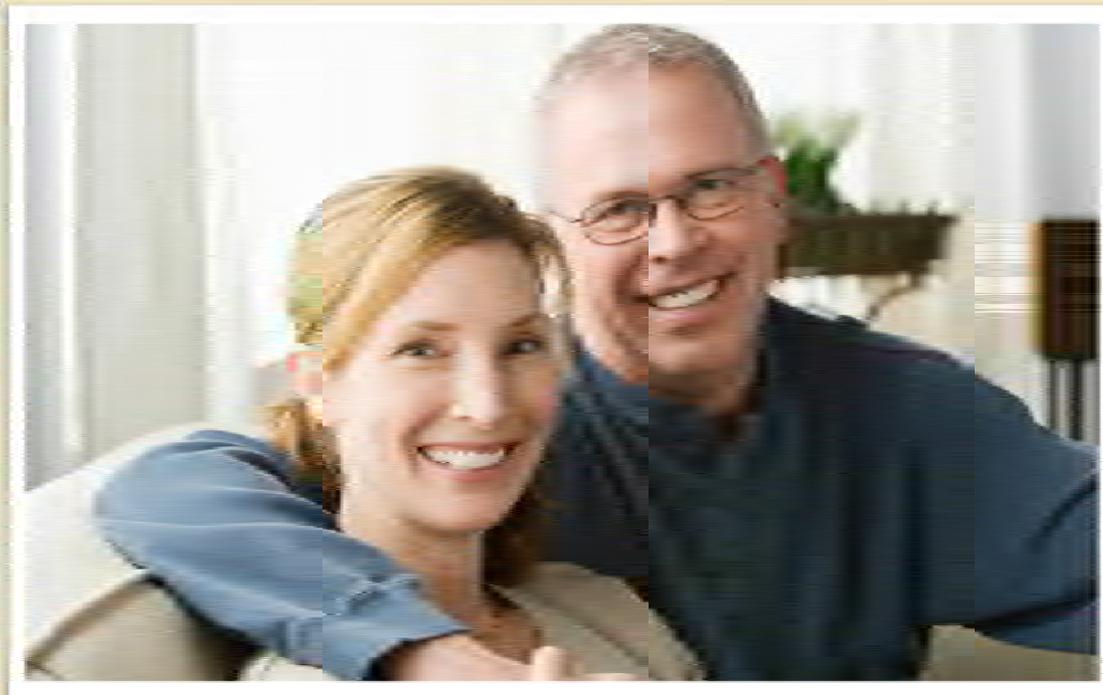
SERFF Tracking Number: MUTM-127154983 State: Arkansas
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Form Schedule

Lead Form Number: AFN43376

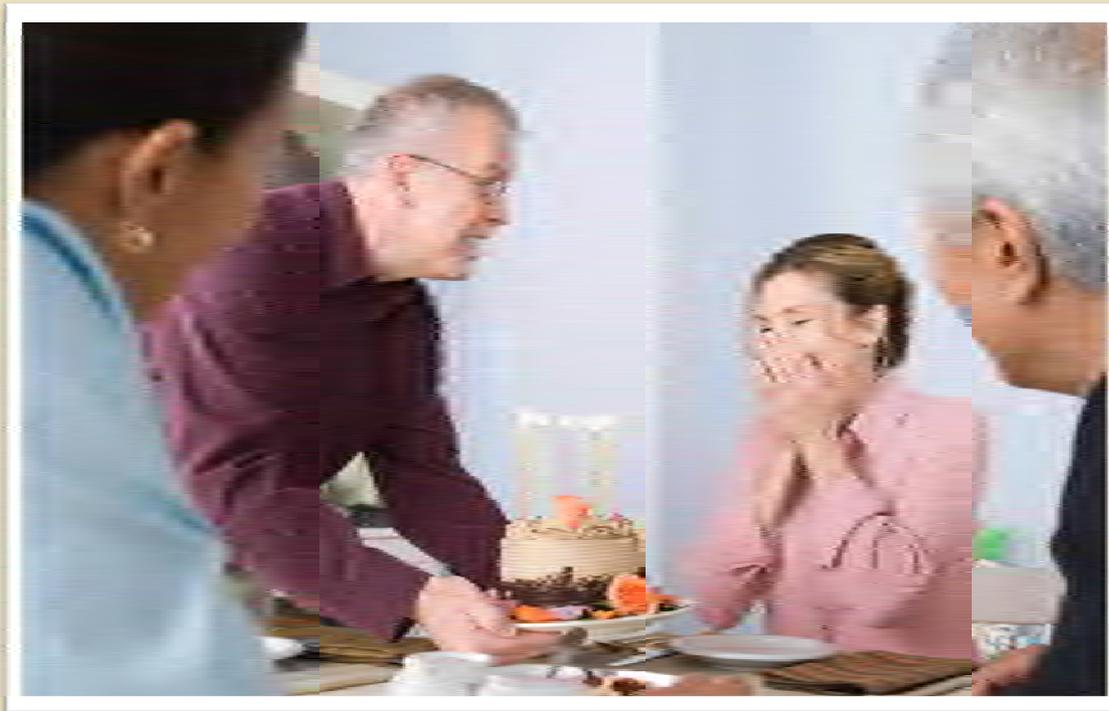
Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 05/26/2011	AFN43376	Advertising	Print Advertisement	Initial		0.000	AFN43376.pdf

MUTUAL OF OMAHA
Your Choice for **LTC.**



Long-Term Care Insurance
An essential part of a secure financial plan

Your Life...Your Way



It's your life.

And you want to live it your way.

Your Choice for **LTC.**

Your Life...Your Way



What if...

- You weren't able to care for yourself?
- You were faced with providing care for a loved one?

What would that do to the plans you've made?

Your Choice for **LTC.**

A Long-Term Care Insurance Policy May Help



Long-term care insurance may help you:

- Protect your financial goals
- Protect your life savings
- Protect the plans you've made

Your Choice for **LTC.**



Mutual of Omaha

What is Long-Term Care?

Long-term care refers to a variety of services for people who are unable to care for themselves.

This may be due to:

- Accident
- Disability
- Prolonged illness
- Aging

Your Choice for **LTC.**

What is Long-Term Care?



Who do you know?



Your Choice for **LTC.**

What is Long-Term Care?



Long-term care is more than nursing home care.

Long-term care services also are available:

- In your home
- In the community
- In an assisted living facility

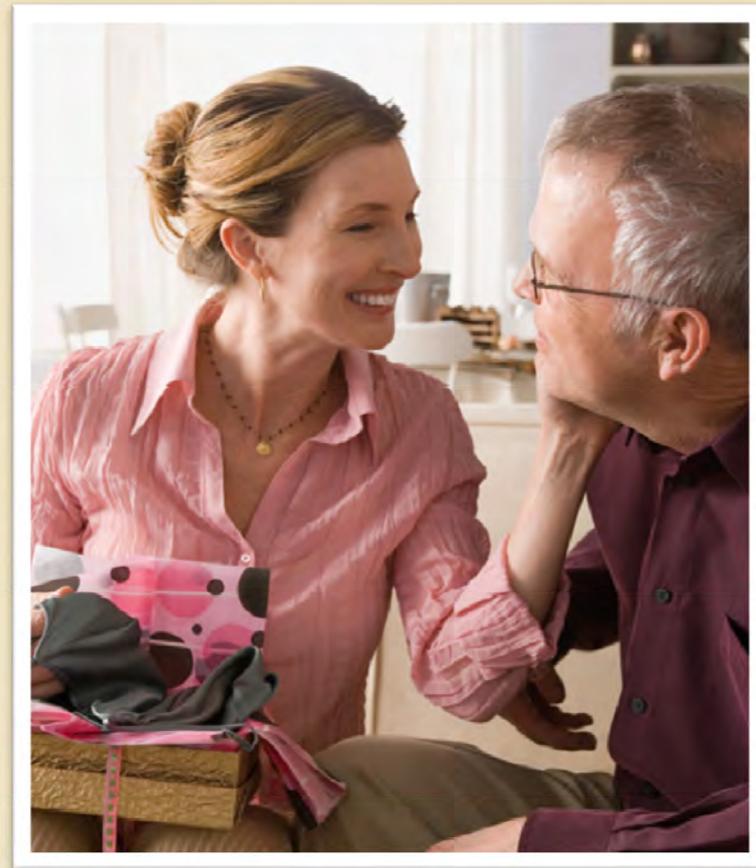
Your Choice for **LTC.**

Who Will Need Long-Term Care Services?



No one knows what the future holds.

- As people age, they may need some form of assistance
- Accidents and injuries mean young people may need long-term care services, too



Your Choice for **LTC.**



What Does it Cost?

Long-term care services may be expensive.

Home Health Aide	Assisted Living Facility	Nursing Home (semi-private room)
[\$173] per day	[\$105] per day	[\$210] per day

Source: Mutual of Omaha's Cost-of-Care Survey, conducted by Univita, [2010]

The amounts shown are national averages. Cost may vary by state.

Your Choice for **LTC.**

How Will You Pay?



You may have considered these options to pay for long-term care services:

- Your savings
- Medicaid
- Long-term care insurance

Your Choice for **LTC.**



How Will You Pay?

Your Savings

- It may be difficult to ensure funds will be available when you need them
- You may have to sell valued assets
- Liquidating assets may trigger income taxes and result in loss of future earnings

Your Choice for **LTC**.



How Will You Pay?

Medicaid

- You may have to spend down your assets to meet eligibility requirements
- New rules have made it more difficult to qualify for benefits
- The state may seek reimbursement for benefits paid to you

Your Choice for **LTC**.

How Will You Pay?



A Long-Term Care Insurance Policy

- May help protect your retirement savings
- Helps you to receive the care you need in the setting that's right for you – even in your own home
- May help you maintain your independence and avoid relying on your children

Your Choice for **LTC.**

How Does Long-Term Care Insurance Work?



A long-term care insurance policy pays benefits when a licensed health care practitioner certifies:

- You are unable to perform at least two of the activities of daily living*
- Or you need continual supervision due to a cognitive impairment

*The activities of daily living are bathing, continence, dressing, eating, toileting and transferring.

Your Choice for **LTC.**

How Does Long-Term Care Insurance Work?



A long-term care insurance policy pays benefits for services you receive in:

- Your home
- An assisted living facility
- A nursing home

Your Choice for **LTC.**

How Does Long-Term Care Insurance Work?



A long-term care insurance policy may actually help keep you out of a nursing home.

Stay-at-home benefits allow you to get the care you need in your own home. These may include:

- Help with household tasks, like cleaning and meal preparation
- Help with personal tasks, like bathing and dressing
- Services provided by a visiting nurse or home health aide
- Special equipment, like a walker, wheelchair or respirator
- Home modifications to enhance your ability to remain safely at home

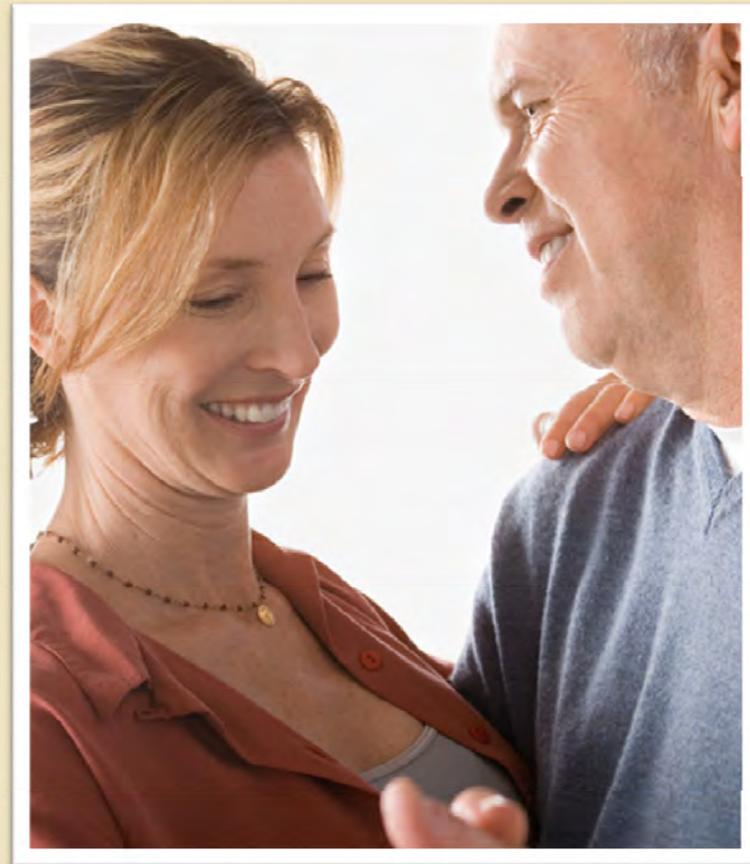
Your Choice for **LTC.**

How Does Long-Term Care Insurance Work?



A long-term care insurance policy doesn't replace informal care typically provided by family members.

It simply builds on that infrastructure of support, allowing family members to provide care better and longer.



Your Choice for **LTC.**

Long-Term Care Insurance is Part of a Secure Financial Plan



You have many types of insurance to help protect your assets:

- Automobile insurance to protect your car
- Homeowners insurance to protect your home
- Life insurance to protect your family
- Disability insurance to protect your salary

Why not help protect your retirement assets with a long-term care insurance policy?

Your Choice for **LTC.**

Why Should You Consider it Now?



Three good reasons:

1. You're never too young to need long-term care services
2. It may never be more affordable
3. If your health changes, you may be unable to qualify

Your Choice for **LTC.**



Why Choose Us?

- We're strong, stable and financially secure
- We have a strong commitment to our policyholders
- We continually earn high ratings from leading industry rating organizations

All ratings as of [1/11]

Rating Company	Mutual of Omaha United of Omaha
A.M. Best Company, Inc. (for overall financial strength and ability to meet ongoing obligations to policyholders)	[A+ (Superior)] This rating is [second] highest of 16
Moody's Investors Service (for current financial strength and ability to withstand financial stress in the future)	[Aa3 (Excellent)] This rating is [fourth] highest of 21
Standard & Poor's (for financial strength to meet obligations to policyholders)	[AA- (Very Strong)] This rating is [fourth] highest of 21

Independent agency 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.

Your Choice for **LTC**.

Why Choose Us?



We'll be here when
you need us!



Your Choice for **LTC**.

MUTUAL OF OMAHA
Your Choice for **LTC**.



Together, we may tailor a long-term care insurance policy to meet your needs.

MUTUAL OF OMAHA
Your Choice for **LTC**.



Questions?

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, LTC09M-5ML, LTC09M-10ML (or state equivalent). In ID: LTC09M-ID, LTC09M-AG-ID, LTC09M-5ML-ID, LTC09M-10ML-ID. In NC: LTC09M-NC, LTC09M-AG-NC, LTC09M-5ML-NC, LTC09M-10ML-NC. In OK: LTC09M-OK, LTC09M-AG-OK, LTC09M-5ML-OK, LTC09M-10ML-OK. In OR: LTC09M-OR, LTC09M-AG-OR, LTC09M-5ML-OR, LTC09M-10ML-OR. In PA: LTC09M-PA, LTC09M-AG-PA, LTC09M-5ML-PA, LTC09M-10ML-PA. In WA: LTC09M-WA, LTC09M-AG-WA, LTC09M-5ML-WA, LTC09M-10ML-WA. LTC09U, LTC09U-AG, LTC09U-5ML, LTC09U-10ML (or state equivalent). In ID: LTC09U-ID, LTC09U-AG-ID, LTC09U-5ML-ID, LTC09U-10ML-ID. In NC: LTC09U-NC, LTC09U-AG-NC, LTC09U-5ML-NC, LTC09U-10ML-NC. In OK: LTC09U-OK, LTC09U-AG-OK, LTC09U-5ML-OK, LTC09U-10ML-OK. In OR: LTC09U-OR, LTC09U-AG-OR, LTC09U-5ML-OR, LTC09U-10ML-OR. In PA: LTC09U-PA, LTC09U-AG-PA, LTC09U-5ML-PA, LTC09U-10ML-PA. In WA: LTC09U-WA, LTC09U-AG-WA, LTC09U-5ML-WA, LTC09U-10ML-WA. This is a solicitation of insurance. 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. You may be contacted by telephone by an insurance agent (in WA: producer). For costs, complete details of coverage and terms under which the policy may be continued in force, contact your licensed insurance agent (in WA: producer).

MUTUAL OF OMAHA
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Long-Term Care Insurance

An essential part of a secure financial plan

[Agent Name]
[Phone] [E-mail]

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Memorandum of Variability	Filed-Closed	Date: 05/26/2011
Comments:		
Attachment:		
VM-AFN43376.pdf		

VARIABLE MATERIAL FOR ADVERTISING FORM AFN43376

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

Section

First page, top [**The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.**]

Page 9, costs of home health aid, assisted living facility and nursing home and year of the source

Ratings for AM Best, Moody's and Standard and Poor's
As of [1/11]

Last slide, [**Agent Name**] [**Agent Phone Number**] [**Agent Email**]

Explanation

This disclosure will appear for states that require the solicitation and contact information to be on the first page of the ad (eg, NH)

This information will be updated as we receive new information

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Agent name trying to make the sale. Agent Phone Number will be the agent's phone number. Agent Email will be the agent's email address.