

SERFF Tracking Number: LFCR-127192433 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 48969
Company Tracking Number: LTC50023 ET AL FILING
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: MM500-P-1-AR et al.
Project Name/Number: /

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: MM500-P-1-AR et al. SERFF Tr Num: LFCR-127192433 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed- State Tr Num: 48969
Closed

Sub-TOI: LTC03I.001 Qualified Co Tr Num: LTC50023 ET AL State Status: Filed-Closed
FILING

Filing Type: Advertisement

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Smith Darlene

Disposition Date: 06/27/2011

Date Submitted: 06/02/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

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: 06/27/2011

State Status Changed: 06/27/2011

Deemer Date:

Created By: Smith Darlene

Submitted By: Smith Darlene

Corresponding Filing Tracking Number:

Filing Description:

Please see cover letter

Company and Contact

Filing Contact Information

Karina Amaral, Compliance Analyst 1 -
Advertising

karina.amaral@lifecareassurance.com

21600 Oxnard Street

818-867-2307 [Phone]

Suite 1500

818-867-2508 [FAX]

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Woodland Hills, CA 91367

Filing Company Information

(This filing was made by a third party - LCA01)

Massachusetts Mutual Life Insurance Company CoCode: 65935 State of Domicile: Massachusetts
 Long Term Care Administrative Office Group Code: 435 Company Type:
 P.O. Box 4243 Group Name: State ID Number:
 Woodland Hills, CA 91365-4243 FEIN Number: 04-1590850
 (818) 867-2450 ext. [Phone]

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$50.00	06/02/2011	48288295
Massachusetts Mutual Life Insurance Company	\$250.00	06/22/2011	48993126

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/27/2011	06/27/2011

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	06/06/2011	06/06/2011	Smith Darlene	06/22/2011	06/22/2011

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Disposition

Disposition Date: 06/27/2011

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	Cover letter	Filed-Closed	Yes
Form	"Thank you for attending my presentation" postcard	Filed-Closed	Yes
Form	"Now is the time to plan" postcard	Filed-Closed	Yes
Form	LTC Insurance Options for Women PowerPoint Presentation	Filed-Closed	Yes
Form	LTC Insurance for Small Business Owners PowerPoint Presentation	Filed-Closed	Yes
Form	LTC Insurance Options for Employers PowerPoint Presentation	Filed-Closed	Yes
Form	LTC Insurance Options for Individuals PowerPoint Presentation	Filed-Closed	Yes

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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/06/2011
Submitted Date	06/06/2011
Respond By Date	07/06/2011

Dear Karina Amaral,

This will acknowledge receipt of the captioned filing. The filing fees submitted are incorrect; the new rates under Rule 57 were effective January 1, 2010. Please submit \$50 for each rate and each form.

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 06/22/2011
Submitted Date 06/22/2011

Dear Harris Shearer,

Comments:

Per your comments, we have submitted the additional \$250.00 since each form is \$50 x 6 forms = \$300.00 - \$50 (paid on 6/02/11) .

Response 1

Comments: Please see the filing fees tab for processing information.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you,

Karina Amaral

Sincerely,
Smith Darlene

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Form Schedule

Lead Form Number: LTC50023

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 06/27/2011	LTC50023	Advertising	"Thank you for attending my presentation" postcard	Initial		0.000	LTC50023.pdf
Filed-Closed 06/27/2011	LTC50024	Advertising	"Now is the time to plan" postcard	Initial		0.000	LTC50024.pdf
Filed-Closed 06/27/2011	LTC53201	Advertising	LTC Insurance Options for Women PowerPoint Presentation	Initial		0.000	LTC53201.pdf
Filed-Closed 06/27/2011	LTC53301	Advertising	LTC Insurance for Small Business Owners PowerPoint Presentation	Initial		0.000	LTC53301.pdf
Filed-Closed 06/27/2011	LTC53400	Advertising	LTC Insurance Options for Employers PowerPoint Presentation	Initial		0.000	LTC53400.pdf
Filed-Closed 06/27/2011	LTC53006	Advertising	LTC Insurance Options for Individuals PowerPoint Presentation	Initial		0.000	LTC53006_GeneralAudSeminar.pdf

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511
CRN201212-143091

FOLD LINE

Thank you for
attending my
presentation!



Insurance Strategies



Dear [Prospect Name],

Thank you for attending my recent sales presentation about long term care insurance. I hope you enjoyed the presentation and came away with more insight into the need to plan for long term care.

I would be happy to answer any additional questions you might have, or talk to you more specifically about your particular situation.

Please contact me today for a no-obligation consultation at 1-877-285-7500, extension [000000].

Thank you again for joining me and participating in my presentation. I truly appreciate it!

Sincerely,

[Agent Name, designations]

[Title]

[MassMutual or DBA]

P. S. If you know someone who might have questions about long term care and insurance coverage, please feel free to pass my information along!

For more information contact:

[Agent Name, Designations]

[Title]

[XX License # xxxxxx]

[Phone (000) 000-0000 • Cell (000) 000-0000]

[Fax (000) 000-0000]

[Email aname@webaddress.com]

Long Term Care Insurance Policy provided by Policy Forms [MM500-P-1 et al. (In ID, MM500-P-1-ID and in NC, MM500-P-1-NC)] and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, 1295 State St., Springfield MA 01111-0001.

The purpose of this material is the solicitation of insurance and an insurance agent/producer may contact you.

[Insurance representative of Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001 and registered representative of and offers securities through MML Investors Services LLC [Name of Agency, Address Line 1, Address Line 2, Name of City, ST 00000-0000 and telephone number_164 characters with spaces maximum for agency name and address info].]

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511
CRN201212-143093

FOLD LINE

Now is the
time to plan...



Insurance Strategies



Dear [Prospect Name],

It's been a few weeks since you attended my sales presentation about long term care insurance. I hope you've had a chance to think about the importance of planning for long term care – before a need arises.

Let's set up a time to talk more about how long term care insurance may fit into your overall financial plans. Please take my call in the next few days, and we can schedule a time to talk. I am happy to meet you when and where it's most convenient for you.

Please contact me today for a no-obligation consultation at 1-877-611-4500, extension [000000].

Now is the time to plan for long term care. I look forward to talking with you further.

Sincerely,

[Agent Name, designations]

[MassMutual or DBA]

For more information contact:

[Agent Name, Designations]

[Title]

[XX License # xxxxx]

[Phone (000) 000-0000 • Cell (000) 000-0000]

[Fax (000) 000-0000]

[Email aname@webaddress.com]

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Today's women plan
for the long term.

Long Term Care
Insurance Options
for Women

 **MassMutual**
FINANCIAL GROUP[®]

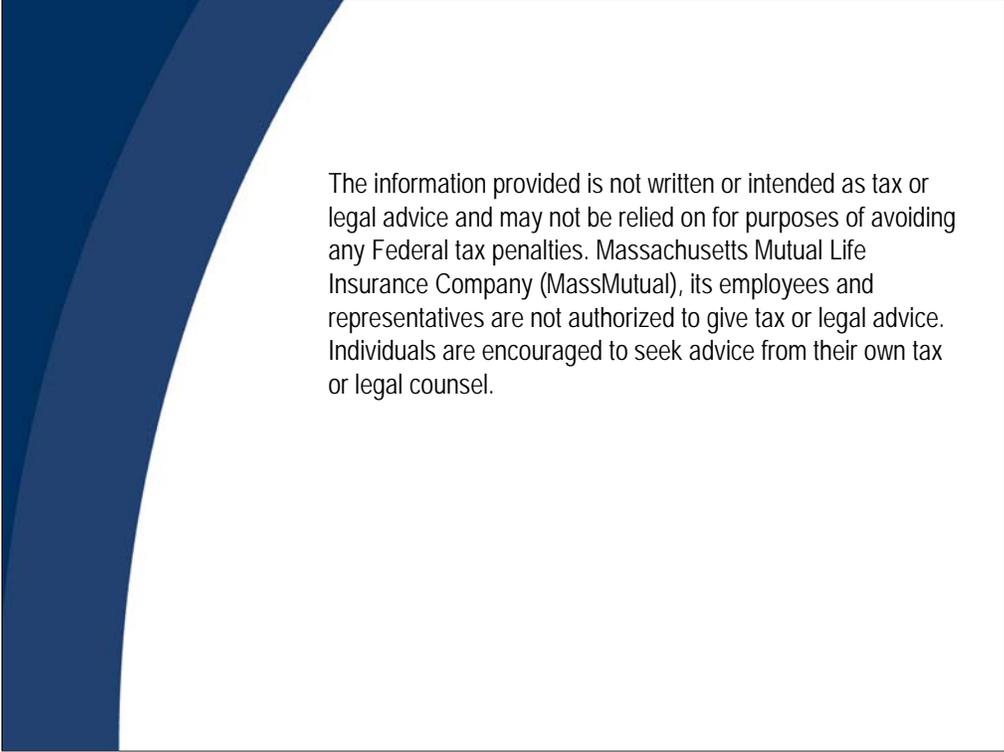
We'll help you get there.[®]

Massachusetts Mutual
Life Insurance Company
Long Term Care Insurance

LTC53201 CRN2012-140492

Introduce yourself to the audience.

Read slide subtitle



The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. Massachusetts Mutual Life Insurance Company (MassMutual), its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

Read slide.

Maintaining financial security



- Retire comfortably
- Care for loved ones
- Weather financial storms

One of the primary concerns expressed by women like you centers on financial security – their own and the security of loved ones.

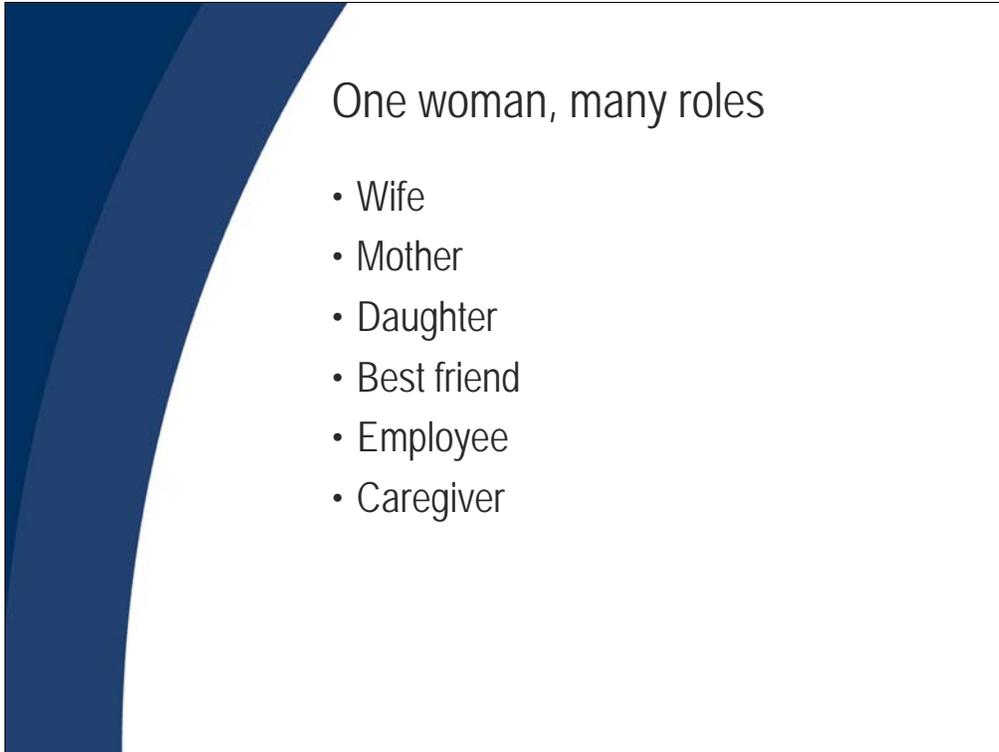
You may budget carefully during your working life to save for “rainy days” and to save for a comfortable retirement.

You are likely to fully participate in your family’s financial concerns and are often the primary decision maker.* So it’s important to you to be able to weather any financial storms. As our recent economy has shown us, no one is immune to financial setbacks.

But one way to negotiate these stormy times is with knowledge and planning.

There is another important concern for women...

* Family Market: Mindsets Revealed, MassMutual Market Research, MassMutual, August 2010.



Family and relationships are a core concern for women. Today you are living life to the fullest and juggling many roles – and those roles are changing all the time: you may be a sister, a wife or a mother.

Maybe once upon a time you managed the family budget. Now you may be the family breadwinner. From best friend to parent, co-worker to CEO, women are usually the glue that holds relationships together. Women are the ones who take care of all of us.

That means “caregiver” may also become a role for many of you.

You may find yourself caring for both the older generation (parents, in-laws) and the younger generation. Sandwiched between the generations you might see firsthand the affect that long-term caregiving has on the whole family.

So, you might think first about helping your parents or in-laws plan for their own care, possibly even funding part of that plan for them – before planning for yourself.

People are generally living longer than ever before - women typically living longer than men. Factors like improved health care and active lifestyles contribute to longer life.

Living longer may increase the likelihood of needing long term care and it’s possible you might outlive a spouse or loved one. What is the result? The person who took care of everyone else may need care herself.



Long term care needs affect the whole family

- Time caring for aging parents
- Disabled spouse or partner
- Caring for own children and family's needs
- Financial concerns

You may have seen first-hand the transitions that occur in family members' lives as they age or become less capable of living independently. When a need for long term care arises, whether due to natural aging processes, disease, or accident – it may affect the whole family.

Providing care to one's own family members, or getting professional assistance for them, whether an aging parent or a disabled spouse or civil union/domestic partner, may place a burden on the household. That burden can extend in many directions:

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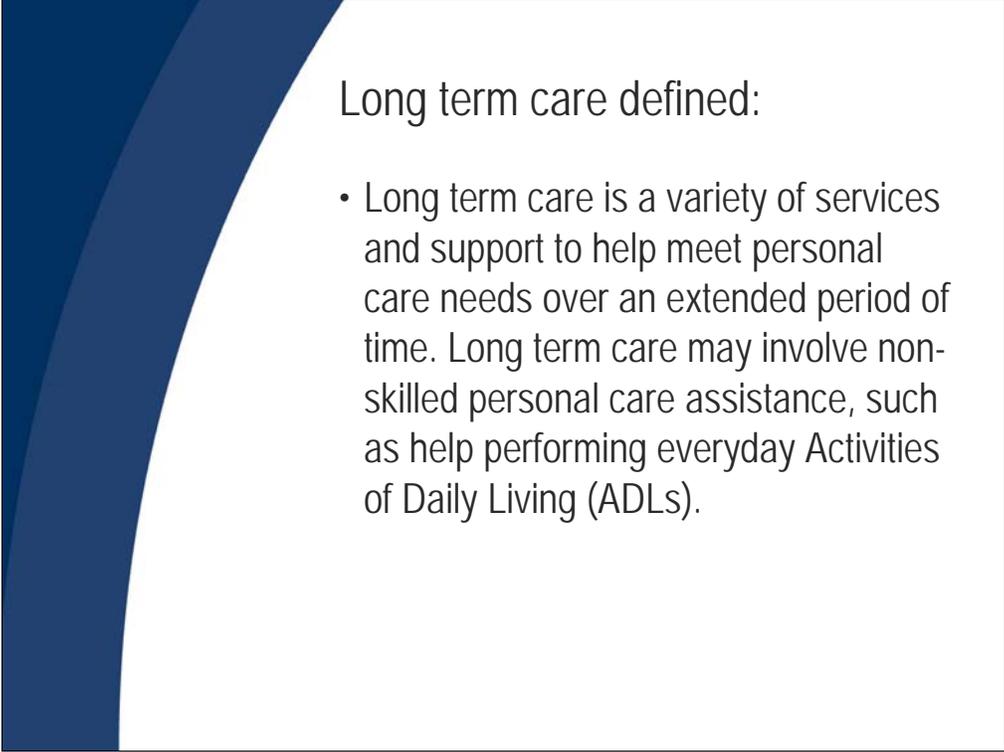
As a caregiver you may not have as much time for your children – you may have to miss sporting events or recitals or skip family activities. So, your children may be affected.

A caregiver may lose time at a job or have to leave a job to provide care. That may increase other financial pressures and may affect long-term plans by curtailing contributions to a retirement plan. So, your job and income may be affected.

And lastly, caregivers may suffer from physical and emotional stress from giving care.

So seeing the impact that caregiving may have and understanding some of the issues surrounding long term care helps to put you in a better position to make an informed decision for your future plans for yourself and your family.

So let's talk about what long term care is...



Long term care defined:

- Long term care is a variety of services and support to help meet personal care needs over an extended period of time. Long term care may involve non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs).

Here is a formal definition:

Read Slide

The need for long term care (LTC) may happen to anyone...at any time. It may result from a lengthy, chronic illness or an accident. It could be the result of a severe cognitive impairment or could be the result of the natural aging process.



Activities of Daily Living (ADLs)

- Bathing
- Dressing
- Using the toilet
- Transferring (to or from bed or chair)
- Caring for incontinence
- Eating

Often the once simple everyday activities of daily living require the kind of assistance that long term care provides.

Read slide.



Maximize independence

- Long term care services may help you maximize your independence and functioning at a time when you are unable to be fully independent.

The intention of long term care services is to maximize independence.

Read slide.

Where do people receive long term care?

- In their homes
- Community-based care
- Adult day care centers
- Assisted living facilities
- Nursing homes

You may think that long term care takes place only in a nursing home but it actually may take place in a variety of settings:

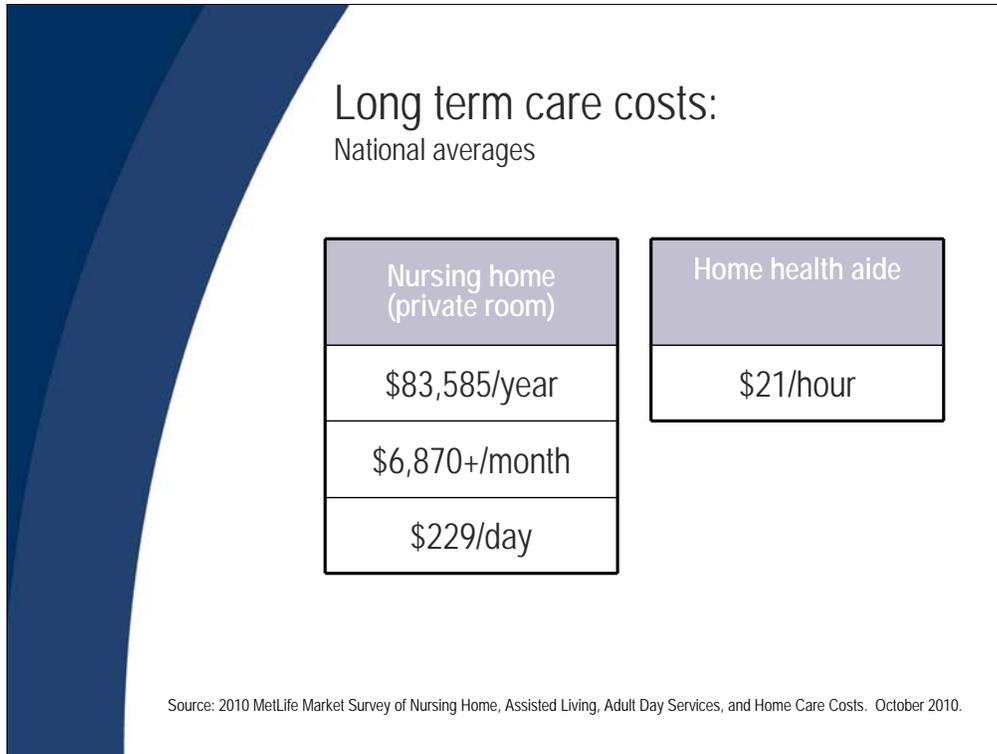
Home Care – Home health care is skilled nursing care or other professional services provided in the home.

Community Based Care – These programs offer support services so people may remain in their community. Some examples are senior centers, transportation services, and meals on wheels programs.

Adult Day Care Centers – These are community based as well, but are intended as a critical element to allowing the person to remain at home. They provide a daily respite to the caregiver.

Assisted Living Facilities – These generally provide care in a secure home-like environment and focus on supplying increasing levels of formal care for people who are having difficulty with some activities, but can still get through their daily routine.

Nursing Homes – These are typically for skilled care only, however in some cases they may also provide custodial care, and they are licensed by the state and federal governments to provide this type of care.



The cost of long term care, similar to health care in general, continues to rise.

The average national annual cost for a year in a private nursing home is \$229/day and \$83,585/year and may be almost double in some areas of the country.

Home health aides are costly as well. The national average cost is \$21/hour. So, for example, 5 hours a day each day Monday through Friday would add up to \$525 a week or \$2100 for a month of care.

These are average costs that may increase or decrease depending on where you live.

So the next question is...

How will you pay for care?

- Health insurance?
- Disability income insurance?
- Government programs?
- Medicare
- Medicaid

* For more information regarding benefits provided by Medicare or Medicaid, visit www.cms.hhs.gov. Medicaid guidelines vary by state. Contact your local Medicaid office for details.

Some people consider these options...

What about health insurance? Long term care typically isn't covered by traditional health insurance plans.

Disability Income insurance? It replaces some of your earnings in the event of a disability and whatever benefits are received will have to cover long term care services and all the usual expenses you use your salary for.

Maybe you plan to rely on Government Programs?

Medicare generally provides for long term care IF it is part of a rehabilitation plan or skilled care.

Medicaid only pays after you meet eligibility requirements, including significant restrictions on income and assets.

Here are some other considerations:

More considerations:
How will you pay for care?

- Savings?
- Liquidate accounts or assets?

How will you pay for care?

Use your savings? Do you have enough saved to pay for care?

Use other accounts or assets? Recent economic setbacks have made many of us aware that our saving may not always grow as rapidly as we'd like. And generally there is a tax implication when withdrawing from some accounts or assets that should be considered.

You may begin paying for long term care services on your own, but find that your savings will only cover a limited amount of care.



Why Long Term Care Insurance?

- An option to help you plan for the high cost of future care
- May provide coverage for long term care needs in a variety of settings
- May be an affordable solution to paying for long term care

Long term care insurance helps provide you with protection from at least some of the cost of care and may provide a wider range of care choices than might otherwise be afforded should a long term care need arise.

Read slide

Long term care insurance may be an affordable solution.

Even a policy with modest benefits may protect some or all of your nest egg from being used to pay for care.



Benefits of Long Term Care Insurance

- Helps preserve assets
- Potential tax advantages
- Part of a complete financial strategy

Over the course of a lifetime, you may contribute to a retirement plan at work or buy life insurance for the future. Perhaps you protect a portion of your income with disability income insurance while you work. All of these methods may help you accumulate assets meant to be a nest egg for your later years.

Paying for a long term care need may jeopardize that nest egg, but long term care insurance can help prevent those assets from being spent on care.

Long term care insurance may also provide tax advantages. I will explain the tax benefits of “tax-qualified” plans in more detail in an upcoming slide.

Lastly, long term care insurance should be considered as part of a complete financial strategy.

Features of a tax-qualified policy

- Receive tax benefits
- Standard benefit triggers

Insurance companies generally offer tax-qualified long term care insurance policies. MassMutual's policy is tax-qualified.

Why is it important to have a tax-qualified plan?

First, qualified policies can provide tax advantages:

- Premiums paid by an individual for qualified long term care insurance are generally treated as a medical expense for purposes of itemizing medical expenses.
- And, benefits paid on a qualified long term care insurance policy to an individual are generally not taxable income.

(Of course there are limits and restrictions, so you should seek advice from your own tax or legal counsel.)

Second, all tax-qualified policies use the same set of “triggers” to receive benefits.

To start benefits:

- A Licensed Health Care Practitioner must certify that you are chronically ill.

Chronic illness means:

- Either being unable to perform at least 2 of 6 Activities of Daily Living (ADLs) for at least 90 days.
- Or, having a severe Cognitive Impairment, such as Alzheimer's disease or irreversible dementia.
- In addition, the Licensed Health Care Practitioner must provide a Plan of Care.



More benefits of Long Term Care Insurance

- Helps provide more independence and control over care decisions
- Helps relieve emotional burden on loved ones

Long term care insurance helps to provide benefits for the insured person and, indirectly, advantages to his or her caregiver during what can be a difficult time.

The coverage for long term care services and supports may provide the means to control where the services are provided and received, including the option for the insured person to stay in his or her own home.

LTC coverage may give the insured person more choices about who provides care. For instance friends and family may provide care, professional caregivers may provide assistance or a combination of types of caregivers may suit the family best.

Having long term care insurance may create options for receiving care and may help relieve family and friends from the burden of providing for your care so they can spend more quality time with you.

And, it can help give you peace of mind knowing that you have a plan in place should a long term care need arise.

I'd like to introduce a couple that found peace of mind with MassMutual long term care insurance...

Meet Harry & Joyce Smith

"We worked hard all our lives and we didn't want to put our children in the situation we were facing with my mother. We wanted to have our future health care plans in place, so if the need arises, they would not have to make uncomfortable decisions."

MassMutual Customer VoicesSM
real people, real solutions.

[START VIDEO](#)

Meet Harry and Joyce Smith who are just two of the real people that are glad to talk about the real solution they found in MassMutual long term care insurance.

Start video

End video

As we heard from Harry and Joyce, the biggest thing that they considered from a company standpoint was, "who will be there in thirty to forty years?"...

Why MassMutual?

- Value of a Mutual Company
- Participating SignatureCare® 500 LTC Policy
- Financial Strength Ratings*
 - A.M. Best Company A++ (Superior)
 - Fitch Ratings AA+ (Very Strong)
 - Moody's Investors Service Aa2 (Excellent)
 - Standard & Poor's AA+ (Very Strong)

*This information is current as of May 1, 2011. Ratings are subject to change. Ratings apply to MassMutual. These ratings refer only to the overall financial status of the company and are not recommendations of the specific policy provisions, rates or practices of the insurance company.

Counting on a company means taking comfort in a trusted relationship for decades, even generations. And when it comes to your long term care insurance policy, the carrier you choose may be the company you live with for a long time.

At MassMutual, our longevity is critical to why our policy owners choose us – knowing we have a history of honoring our commitments. We are, and always have been, responsive to their needs. It's a combination of our mutual structure, a broad range of quality products and our financial strength that helps us keep our commitments to our policy owners.

Mutuality Since 1851, Massachusetts Mutual Life Insurance Company has been operating for the benefit of our policyholders. *In that time*, we've made business decisions based on their needs. Our mutuality, along with our long-term business approach, has helped keep us strong. *In 2000, we expanded our broad portfolio of products to include long term care insurance.* Because MassMutual's SignatureCare 500 long term care insurance is a participating product, a SignatureCare 500 LTC insurance policy may be credited with dividends.

That means, if you are the policy owner, you may be eligible to share in any dividends the Company may declare. Dividends are a way of providing increased long-term value to our policy owners. Because this policy is intended to be tax-qualified, annual dividends are not paid directly to the policyholder. Dividends are not anticipated to be credited before the later of the policy anniversary date after the insured turns age 65, or the 10th policy anniversary date. Dividends are not guaranteed.

Although not guaranteed, dividends are expected, based on the current dividend scale, to increase as the insured ages, and will first be used to reduce future premiums. This means as a policy owner you may experience a price-break at a point in your life when it is critical to maintain the long term care protection you purchased decades earlier.

Financial strength Financial strength ratings are a key indicator of a company's financial strength and ability to deliver on its contractual obligations – our commitment to you. At MassMutual, our exceptional financial strength is underscored by ratings that are among the highest in any industry *read ratings from slide*



Take action...

- Ask friends and co-workers if they have an LTC story
- Ask your parents if they have a plan
- Develop your plan for LTC
- Learn more from a MassMutual insurance agent/producer

Now's a good time to think about how a long term care need might affect you and your loved ones and take action to develop a plan. Some of the ways you can take action are to ask friends and coworkers if they have a personal long term care story.

You can ask your parents if they have planned for a long term care need. You might be able to help them plan – and as we mentioned before – part of that plan could be considering the purchase of a long term care insurance policy for them.

As you develop your plan or a plan for a loved one, there are lots of ways to get more information including talking to me. I can help answer your questions.

Policy information

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The purpose of this material is the solicitation of insurance.

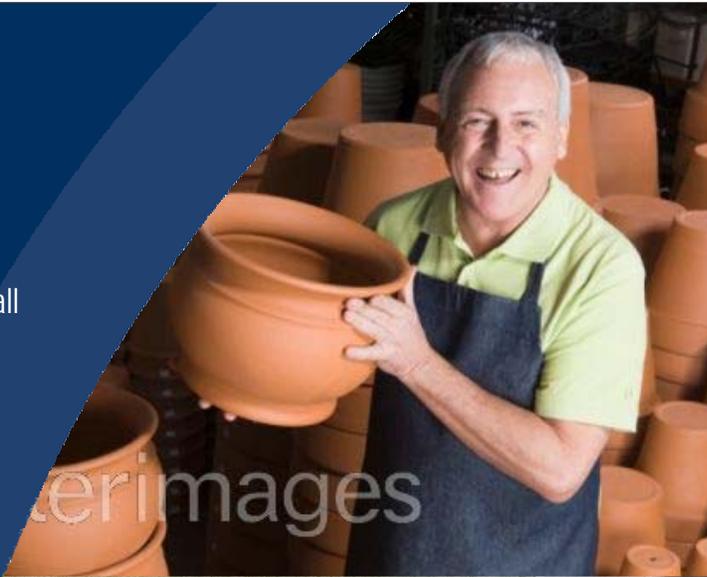
Read slide



We'll help you get there.®

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Thank you for coming today. Are there any questions?



Planning for
the long term

Long Term Care
Insurance For Small
Business Owners

erimages

 **MassMutual**
FINANCIAL GROUP

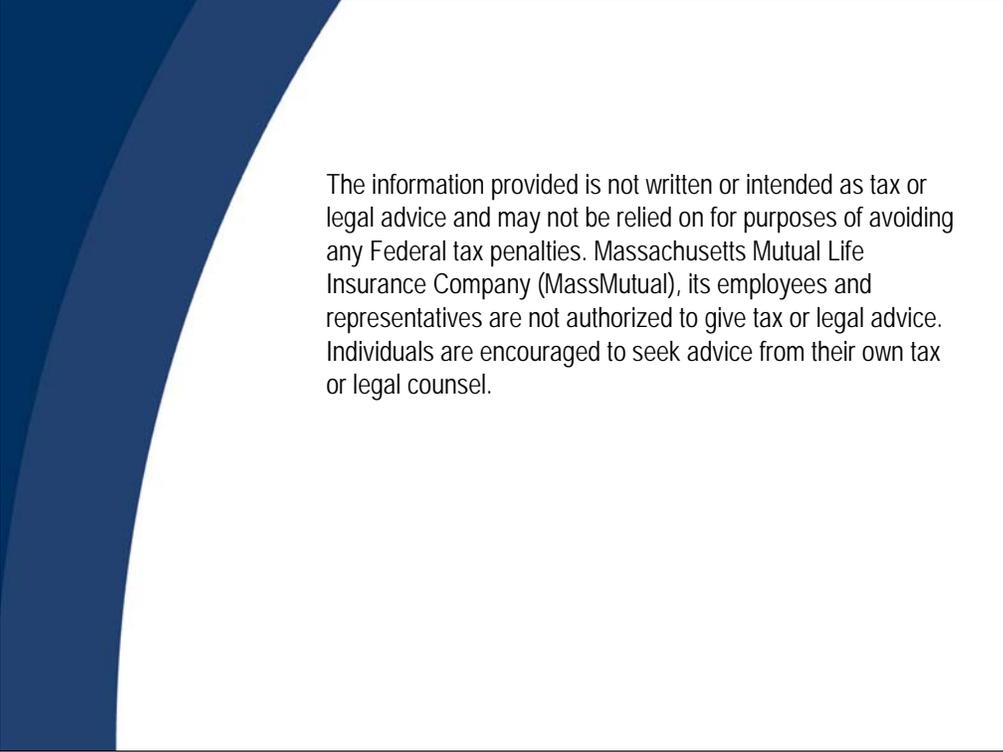
We'll help you get there:

Massachusetts Mutual
Life Insurance Company
Long Term Care Insurance

LTC53301 CRN201304-145012

Introduce yourself to the audience.

Read slide subtitle



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Read slide.

They all rely on you...



- Your family
- Your business
- Your employees

When you run your own business, everyone is counting on you. Your family is counting on you for stability and income.

You are also responsible for your business. You provide the vision, the funding, and the expertise that makes your business successful.

And, your employees are counting on you to help support their livelihood.



What if you needed long term care?

- Maintain the business?
- Take care of you?
- Pay for your care?
- Loss of income?

You are the glue that holds your business together. What would happen if you were unable to run the business on a day-to-day basis?

If you were to have an accident, become sick, or be diagnosed with a chronic illness, you might need long term care.

How would you maintain your business? You may plan to have family members or friends help you if you are unable to work.

But then, who would take care of you?

Another consideration is how will you pay for care? Dig into reserves or savings?

On top of that, if you are unable to run the business on a day-to-day basis, you will most likely experience a loss of income.



LTC insurance made available through the workplace may be good for business

- May provide protection to business owner and/or employees

There are good reasons to consider individual LTC insurance for both you and your employees.

You may purchase individual coverage for yourself, spouse or civil union/domestic partner or other family members, potentially at discounted rates. What if your parents or in-laws need long term care one day? If they are unprepared, you may have to help provide care, which may take away from your ability to run the business.

Coverage may also be made available through the worksite to your employees and their families. The issue is the same for your employee's parents. If they were to need long term care one day, it may pull your best employees from the business. If their family members were able to purchase individual long term care insurance through the worksite offer, then the employee may not need to take time away from work to provide for their care.

An added advantage to a worksite offer is that it may be arranged as a voluntary benefit – with little or no cost to you to set up or administer. MassMutual handles the upfront work and marketing necessary to make these individual policies available.

In addition, purchase of a LTC insurance policy may lead to tax advantages for the business and for employees, which we will discuss later in the presentation.

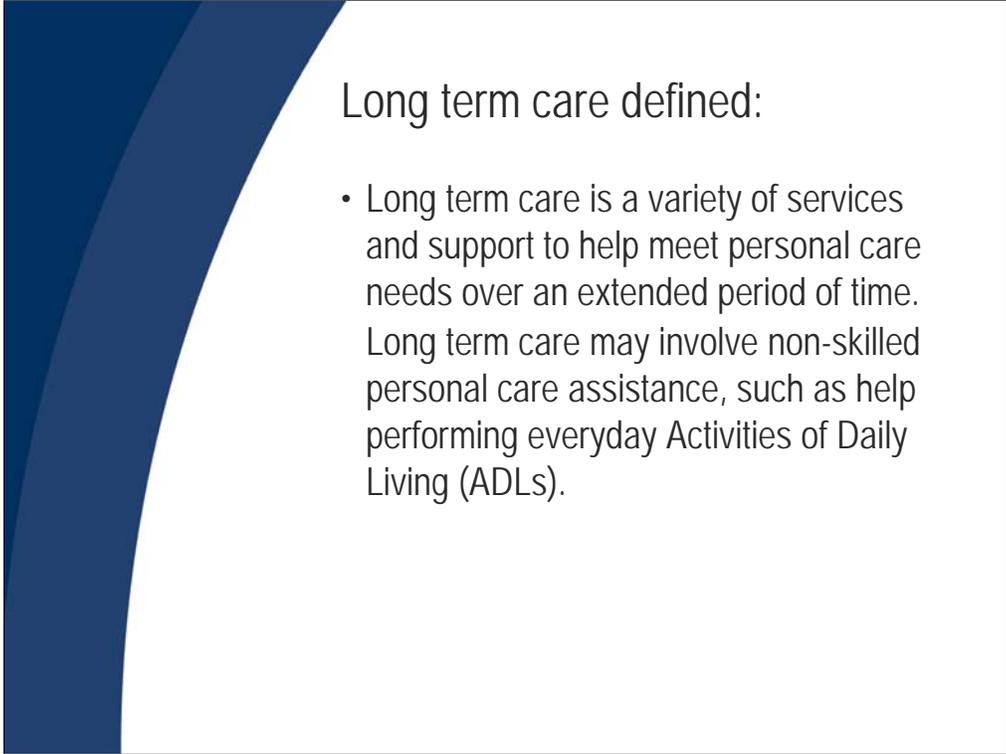


Policy discounts

- 10% discount for 3 or more employees
- Policy discounts apply to family members and parents

If three or more policies are purchased through a worksite offer, there is a 10% MultiLife discount that may be applied to all of those policies. This discount also extends to your family and the family members of employees. Family members are a spouse or civil union/domestic partner, parents, grandparents, in-laws, and adult children.

Now let's talk more about what long term care is and the benefits of long term care insurance...



Long term care defined:

- Long term care is a variety of services and support to help meet personal care needs over an extended period of time. Long term care may involve non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs).

Here is a formal definition:

Read Slide

The need for long term care (LTC) may happen to anyone...at any time. It may result from a lengthy, chronic illness or an accident. It could be the result of a severe cognitive impairment or could be the result of the natural aging process.



Activities of Daily Living (ADLs)

- Bathing
- Dressing
- Using the toilet
- Transferring (to or from bed or chair)
- Caring for incontinence
- Eating

Often the once simple everyday activities of daily living require the kind of assistance that long term care provides.

Read slide.



Maximize independence

- Long term care services may help you maximize your independence and functioning at a time when you are unable to be fully independent.

The intention of long term care services is to maximize independence.

Read Slide



Where do people receive long term care?

- In their homes
- Community-based care
- Adult day care centers
- Assisted living facilities
- Nursing homes

You may think that long term care takes place only in a nursing home, but it actually may take place in a variety of settings:

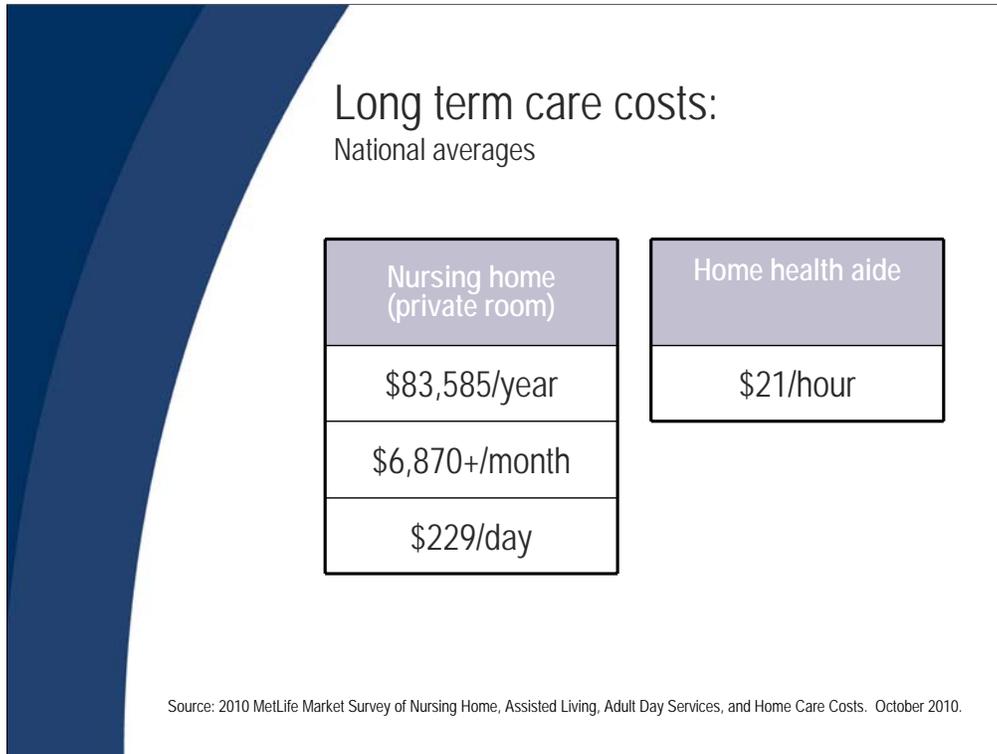
Home Care – Home health care is skilled nursing care or other professional services provided in the home.

Community Based Care – These programs offer support services so people may remain in their community. Some examples are senior centers, transportation services, and meals on wheels programs.

Adult Day Care Centers – These are community based as well, but are intended as a critical element to allowing the person to remain at home. They provide a daily respite to the caregiver.

Assisted Living Facilities – These generally provide care in a secure home-like environment and focus on supplying increasing levels of formal care for people who are having difficulty with some activities, but can still get through their daily routine.

Nursing Homes – These are typically for skilled care only, however in some cases they may also provide custodial care, and they are licensed by the state and federal governments to provide this type of care.



The cost of long term care, similar to health care in general, continues to rise.

The average national annual cost for a year in a private nursing home is \$229/day and \$83,585/year and may be almost double in some areas of the country.

Home health aides are costly as well. The national average cost is \$21/hour. So, for example, 5 hours a day each day Monday through Friday would add up to \$525 a week or \$2100 for a month of care.

These are average costs that may increase or decrease depending on where you live.

So the next question is...

How will you pay for care?



- Health insurance?
- Disability income insurance?
- Government programs?
- Medicare
- Medicaid

* For more information regarding benefits provided by Medicare or Medicaid, visit www.cms.hhs.gov. Medicaid guidelines vary by state. Contact your local Medicaid office for details.

Some people consider these options:

What about health insurance? Long term care typically isn't covered by traditional health insurance plans.

Disability income insurance? It replaces some of your earnings in the event of a disability and whatever benefits are received will have to cover long term care services and all the usual expenses you use your salary for.

Maybe you plan to rely on Government Programs?

Medicare generally provides for long term care IF it is part of a rehabilitation plan or skilled care.

Medicaid only pays after you meet eligibility requirements, including significant restrictions on income and assets.

Here are some other considerations...



More considerations:
How will you pay for care?

- Savings?
- Liquidate accounts or assets?

Will you...

Use your savings? Do you have enough saved to pay for care?

Use your accounts or assets? Recent economic setbacks have made many of us aware that our savings may not always grow as rapidly as we'd like. And generally there is a tax implication when withdrawing from some accounts or assets that should be considered.

People may begin paying for long term care services on their own, but find that their savings will only cover a limited amount of care.



Why Long Term Care Insurance?

- An option to help employees plan for the high cost of future care
- May provide coverage for long term care needs in a variety of settings
- May be an affordable solution to paying for long term care

Long term care insurance helps provide protection from at least some of the cost of care and may provide a wider range of care choices than might otherwise be afforded should a long term care need arise.

Long term care insurance may mean that you won't have to rely on you family for care.

Making individual long term care insurance available through the work place may provide discounts that may not otherwise be available. That's the 10% discount for 3 or more policies.



Coverage options

- Executive carve-out
- Voluntary Benefit
- Employer-paid coverage

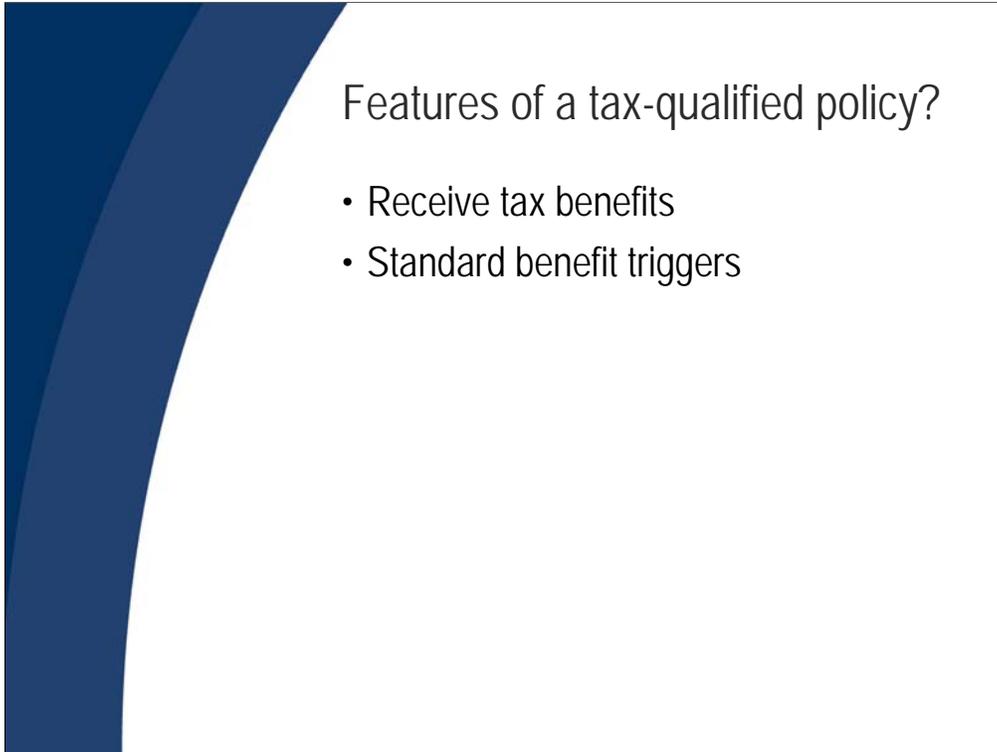
Long term care insurance may be made available through the worksite in a few different ways.

Read slide

With an Executive Carve-Out, long term care insurance may be offered to only selected employees. You can create a “class” of employees who are eligible to have the premiums paid for by the business. For instance, this class may include only those employees who have been with the business for a specified number of years, or those who are in a management role.

As a voluntary benefit, employees may purchase individual LTC insurance policies at potentially discounted rates that might not otherwise be available.

Employer-paid coverage means that the company pays all or a portion of the employee’s premium.



Today insurance companies generally offer tax-qualified long term care insurance policies. MassMutual's policy is tax-qualified.

Why is it important to have a tax-qualified plan?

First, qualified policies may provide tax advantages:

- Premiums paid by an individual for qualified long term care insurance are generally treated as a medical expense for purposes of itemizing medical expenses.
- And, benefits paid on a qualified long term care insurance policy to an individual are generally not taxable income.

(Of course there are limits and restrictions, so you should seek advice from your own tax or legal counsel.)

Second, all tax-qualified policies use the same set of “triggers” to qualify for benefits. To start benefits:

- A Licensed Health Care Practitioner must certify that you are chronically ill.

Chronic illness means:

- Either being unable to perform at least 2 of 6 Activities of Daily Living (ADLs) for at least 90 days.
- Or, having a severe Cognitive Impairment, such as Alzheimer's disease or irreversible dementia.
- In addition, the Licensed Health Care Practitioner must provide a Plan of Care.



Benefits to your employees

- Helps protect assets
- Employee discount extends to family members
- Potential tax advantages
- Coverage is portable

Your employees may contribute to retirement plans and own life insurance for the future and perhaps they protect a portion of their income with disability income insurance while working. Long term care insurance may be of benefit in several ways:

Helps protect assets – Employees may have saved throughout their working life to help provide a comfortable lifestyle during retirement. Long term care insurance will help protect those plans and assets from being used to pay for care should a long term care need arise.

The MultiLife discounts may extend to an employee's family members, such as a spouse or civil union/domestic partner, parents, in-laws, or grandparents. This may also provide an affordable option to insure family members before care is needed.

In addition, because the policy is individually owned, the individual long term care insurance is fully portable. If an employee leaves the company or retires, all applicable discounts and benefits will remain in place.

Meet Harry & Joyce Smith

“We worked hard all our lives and we didn’t want to put our children in the situation we were facing with my mother. We wanted to have our future health care plans in place, so if the need arises, they would not have to make uncomfortable decisions.”

MassMutual Customer VoicesSM
real people, real solutions.

[START VIDEO](#)

Meet Harry and Joyce Smith who are just two of the real people that are glad to talk about the real solution they found in MassMutual long term care insurance.

Start video

End video

As we heard from Harry and Joyce, the biggest thing that they considered from a company standpoint was, “who will be there in thirty to forty years?”...

Why MassMutual?

- Value of a Mutual Company
- Participating SignatureCare® 500 LTC Policy
- Financial Strength Ratings*
 - A.M. Best Company A++ (Superior)
 - Fitch Ratings AA+ (Very Strong)
 - Moody's Investors Service Aa2 (Excellent)
 - Standard & Poor's AA+ (Very Strong)

*This information is current as of March 1, 2011. Ratings are subject to change. Ratings apply to MassMutual. These ratings refer only to the overall financial status of the company and are not recommendations of the specific policy provisions, rates or practices of the insurance company.

Counting on a company means taking comfort in a trusted relationship for decades, even generations. And when it comes to your long term care insurance policy, the carrier you choose may be the company you live with for a long time.

At MassMutual, our longevity is critical to why our policy owners choose us – knowing we have a history of honoring our commitments. We are, and always have been, responsive to their needs. It's a combination of our mutual structure, a broad range of quality products and our financial strength that helps us keep our commitments to our policy owners.

Mutuality Since 1851, Massachusetts Mutual Life Insurance Company has been operating for the benefit of our policyholders. *In that time*, we've made business decisions based on their needs. Our mutuality, along with our long-term business approach, has helped keep us strong. *In 2000*, we expanded our broad portfolio of products to include long term care insurance. Because MassMutual's SignatureCare 500 long term care insurance is a participating product, a SignatureCare 500 LTC insurance policy may be credited with dividends.

That means, if you are the policy owner, you may be eligible to share in any dividends the Company may declare. Dividends are a way of providing increased long-term value to our policy owners. Because this policy is intended to be tax-qualified, annual dividends are not paid directly to the policyholder. Dividends are not anticipated to be credited before the later of the policy anniversary date after the insured turns age 65, or the 10th policy anniversary date. Dividends are not guaranteed.

Although not guaranteed, dividends are expected, based on the current dividend scale, to increase as the insured ages, and will first be used to reduce future premiums. This means as a policy owner you may experience a price-break at a point in your life when it is critical to maintain the long term care protection you purchased decades earlier.

Financial strength Financial strength ratings are a key indicator of a company's financial strength and ability to deliver on its contractual obligations – our commitment to you. At MassMutual, our exceptional financial strength is underscored by ratings that are among the highest in any industry *read ratings from slide*



Take action...

- Learn more about long term care from a MassMutual agent/producer

It's important to understand the increasing need to plan for long term care. Think about how your business would be impacted if you needed ongoing care, or if you had to take time away from work to care for a parent or spouse.

If you'd like to learn more about MassMutual and our long term care insurance product, please let me know. And, I can help answer your questions.

Policy information

Long Term Care Insurance Policy provided by Policy Forms [MM500-P et al. (In ID, MM500-P-ID and in NC, MM500-P-NC)] and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, 1295 State Street, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral to an insurance agent/producer who will contact you.

The purpose of this material is the solicitation of insurance.

Read slide



We'll help you get there.®

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Thank you for coming today. Are there any questions?

Help your employees -
for the long term

Long Term Care
Insurance Options
for Employers



We'll help you get there.®

LTC53400

Massachusetts Mutual
Life Insurance Company
Long Term Care Insurance

CRN201304-145279

Introduce your self to the audience.



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Read slide.



A worksite offer of LTC insurance may help to retain those great employees who add value to your company. You may even attract new employees by offering a more robust benefits package.

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Policy discounts

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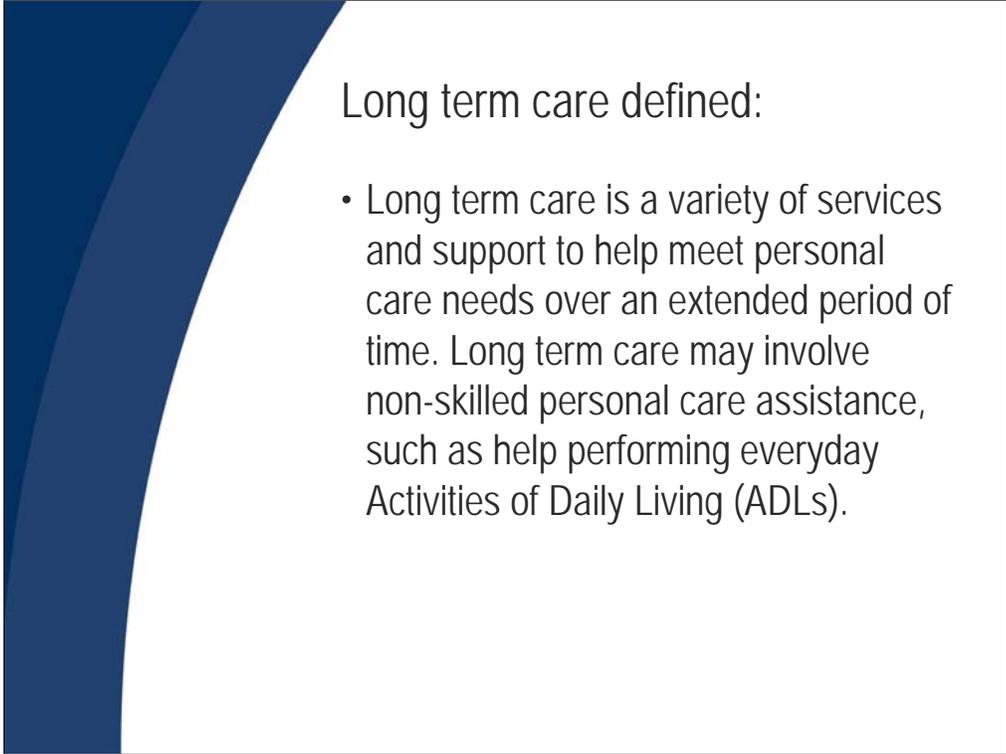
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Additionally, the discount might also extend to family members – including spouses or civil union/domestic partners, parents, grandparents, in-laws, and adult children.

Not only may employees purchase coverage for themselves but their parents could apply for coverage . Or an employee may consider paying the premiums on a policy for his/her parents as a way to help them should they require care in the future. Knowing that his/her parents have a plan in place should they require care may provide some peace of mind and allow him/her to stay focused on his/her family and career.

Now I've talked about offering LTC insurance at the workplace -- let's talk more specifically about what long term care is and the benefits of long term care insurance...



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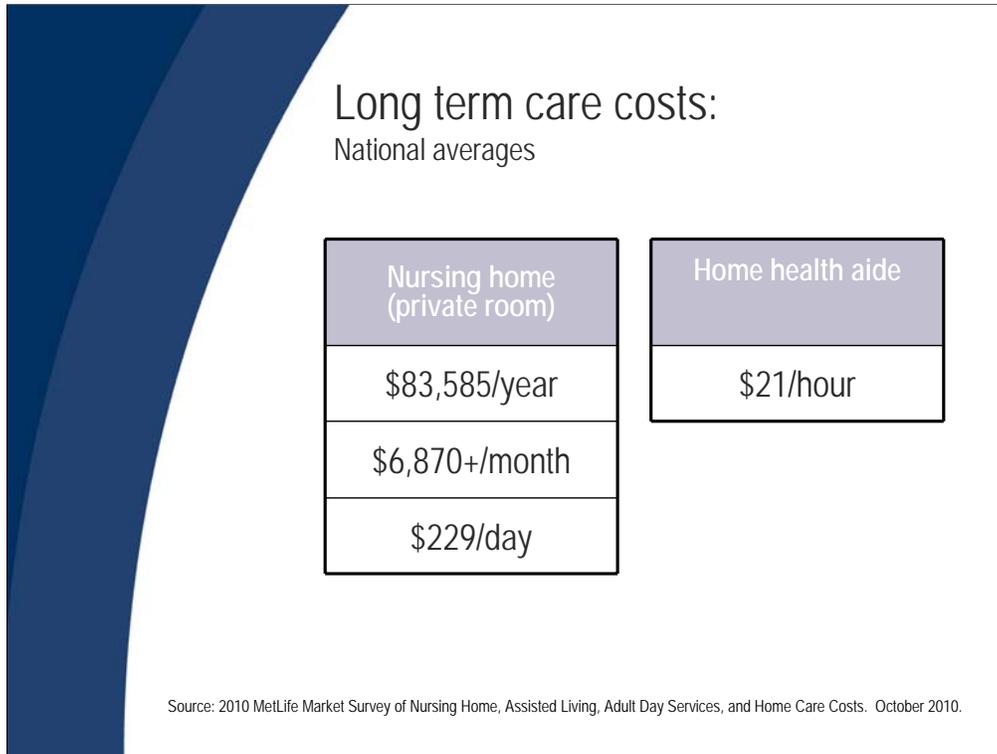
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- Health insurance?
- Disability income insurance?
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- Medicaid

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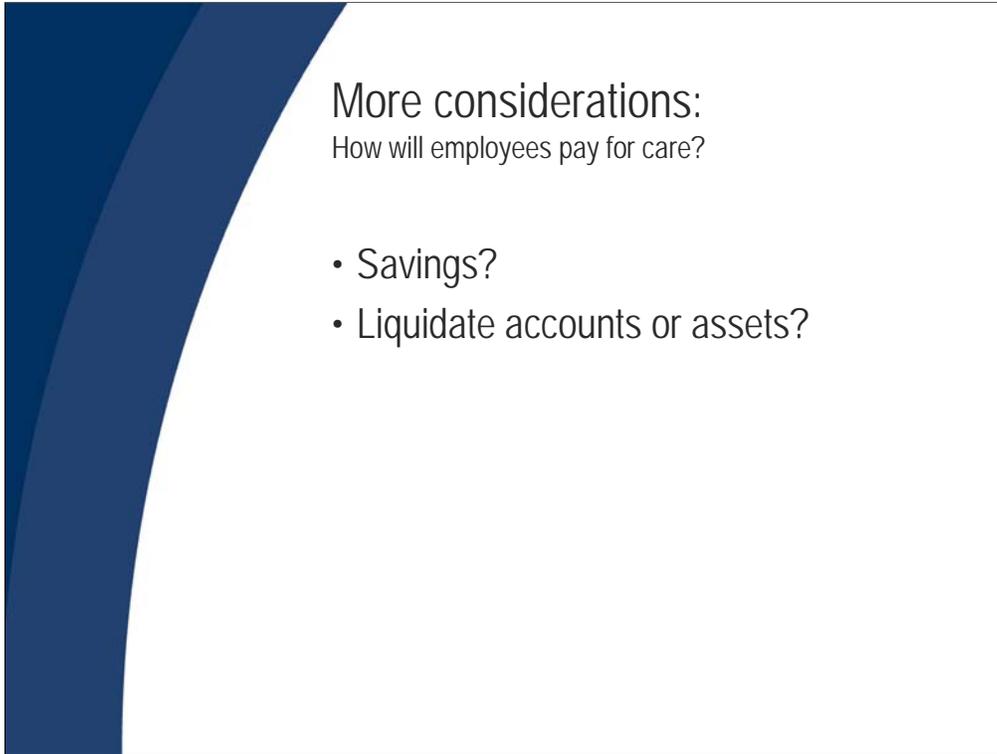
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Here are some other considerations...



More considerations:
How will employees pay for care?

- Savings?
- Liquidate accounts or assets?

How will employees pay for care? And this can mean their own care, but more likely will mean helping pay for a parent's care.

Use their savings? Do they have enough saved to pay for care?

Use their other accounts or assets? Recent economic setbacks have made many of us aware that our savings may not always grow as rapidly as we'd like. And generally there is a tax implication when withdrawing from some accounts or assets that should be considered.

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Read slide

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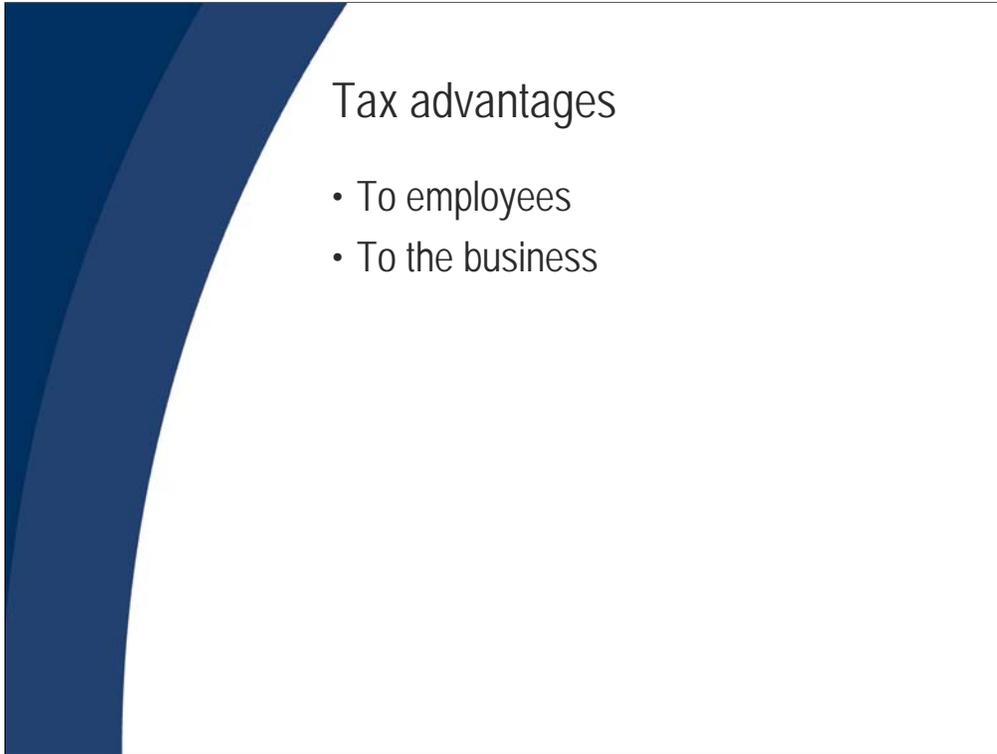
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As a voluntary benefit, employees may purchase individual coverage at potentially discounted rates that might not otherwise be available.

Employer-paid coverage means that the company pays all or a portion of the employees premium. There are tax advantages to paying for the premium on your employee’s LTC insurance, In general, premiums paid by an employer for an employee’s qualified policy are fully deductible as a business expense, yet not considered as part of the employee’s gross income. Of course there are limits and restrictions, so you should seek advice from your own tax or legal counsel.



With long term care insurance coverage, there may be tax benefits to the business and the employee.

Premiums paid by an individual for a tax-qualified individual LTC insurance policy are generally treated as an itemized medical expense for tax purposes, subject to certain limits. Benefits paid on a qualified policy to an individual who is receiving care are generally not considered part of taxable income.

In general, premiums paid by an employer for an employee's qualified policy are fully deductible as a business expense, yet not considered as part of the employee's gross income.

Of course there are limits and restrictions, so you should seek advice from your own tax or legal counsel.



These days, most companies offer tax-qualified long term care insurance policies. MassMutual's policy is tax-qualified.

Why is it important to have a tax-qualified plan?

First, qualified policies may provide tax advantages I just mentioned and Second, all tax-qualified policies use the same set of “triggers” to qualify for benefits. To start benefits:

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“We worked hard all our lives and we didn’t want to put our children in the situation we were facing with my mother. We wanted to have our future health care plans in place, so if the need arises, they would not have to make uncomfortable decisions.”

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real people, real solutions.

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Financial strength Financial strength ratings are a key indicator of a company's financial strength and ability to deliver on its contractual obligations – our commitment to you. At MassMutual, our exceptional financial strength is underscored by ratings that are among the highest in any industry *read ratings from slide*



Take action...

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If you'd like to learn more about MassMutual and our long term care insurance product, please let me know.

I can talk with you now or follow up with you later. You can also visit our website www.massmutual.com.

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Read slide



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Thank you for coming today. Are there any questions?

It's time to plan
for the long term

Long Term Care
Insurance Options
for Individuals



We'll help you get there:

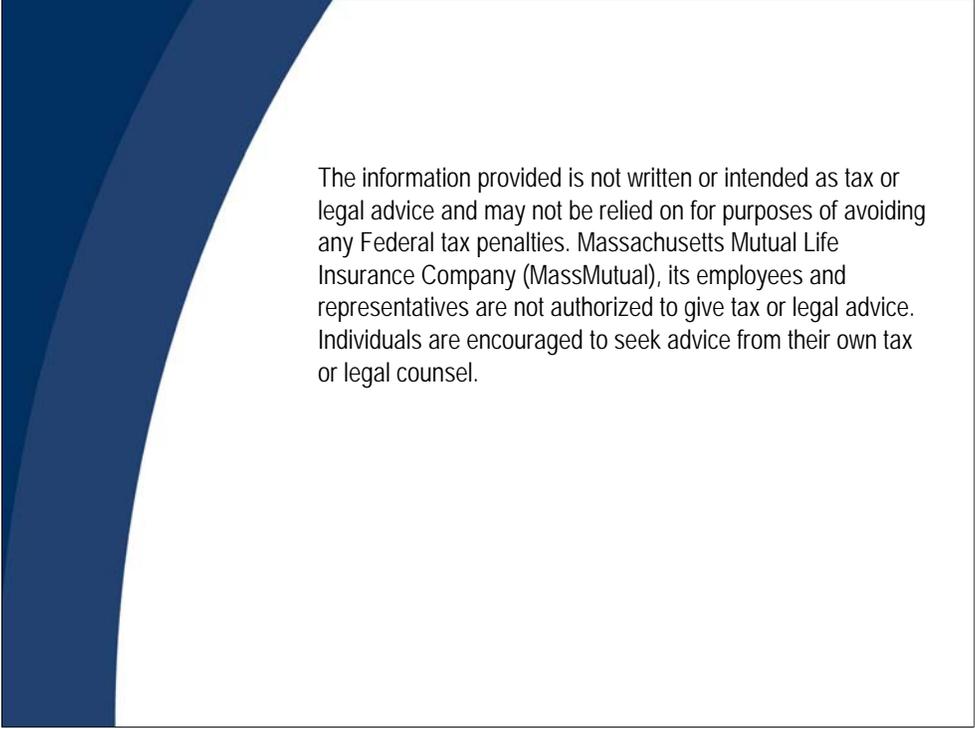
LTC53006

Massachusetts Mutual
Life Insurance Company
Long Term Care Insurance

CRN201304-145009

Introduce yourself to the audience.

Read slide subtitle



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Read slide.

Maintaining financial security



- Retire comfortably
- Care for loved ones
- Weather financial storms

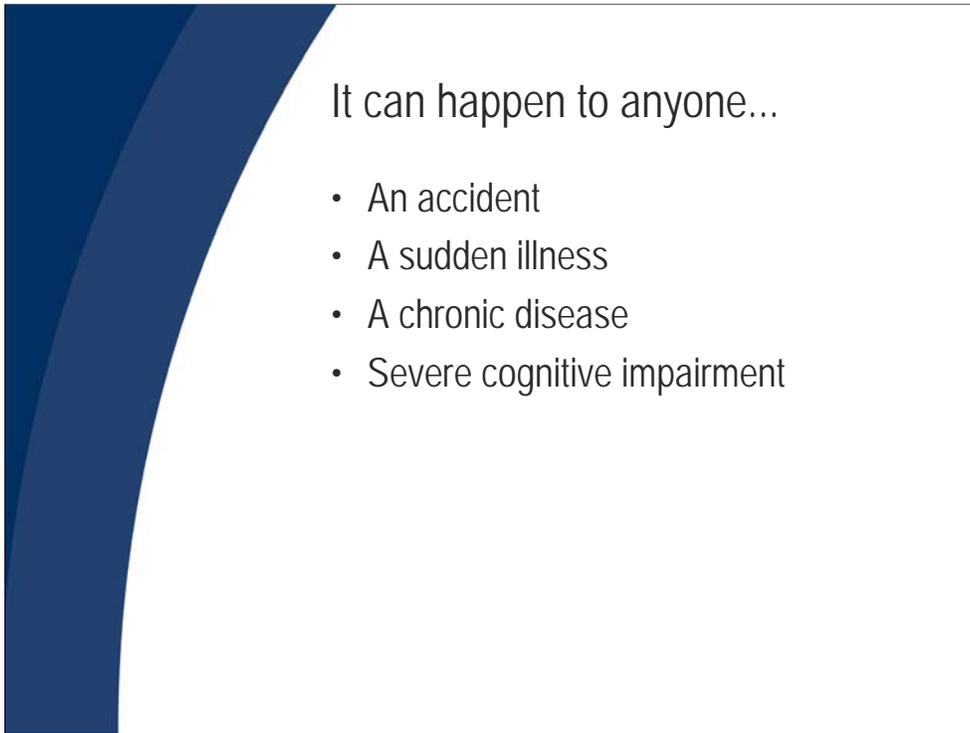
You may be concerned about your financial security and the financial security of your loved ones.

You may be budgeting carefully during your working life to save for “rainy days” and to save for a comfortable retirement.

So it’s important to you to be able to weather financial storms. As our recent economy has shown us, no one is immune to financial setbacks.

But one way to negotiate these stormy times is with knowledge and planning.

There is another important concern for all of us...



It can happen to anyone...

- An accident
- A sudden illness
- A chronic disease
- Severe cognitive impairment

We all think it won't happen to us. But what if it does?

What if you were to have a car accident? What if you became sick enough to need long term care? No one wants to consider being diagnosed with a chronic disease, but as we get older the chances of developing an ongoing illness, or even dementia, increases.

What is the likelihood that you will need long term care at some point in your lifetime? People are generally living longer than ever before. Factors like improved health care and active lifestyles contribute to longer life and living longer may increase the likelihood of needing long term care.

Let's talk more about how these long term care situations could affect you and your family...

Long term care needs may affect the whole family



- Time caring for aging parents
- Disabled spouse or civil union/domestic partner
- Caring for own children and family's needs
- Financial concerns

You may have seen first-hand the transitions that occur in family members' lives as they age or become less capable of living independently. When a need for long term care arises, whether due to natural aging processes, disease, or accident – it may affect the whole family.

Providing care to one's own family members, or getting professional assistance for them, whether an aging parent or a disabled spouse or civil union/domestic partner, may place a burden on the household. That burden can extend in many directions:

You may find yourself caring for both the older generation (parents, in-laws) and the younger generation. Sandwiched between the generations you might see firsthand the affect that long-term caregiving has on the whole family.

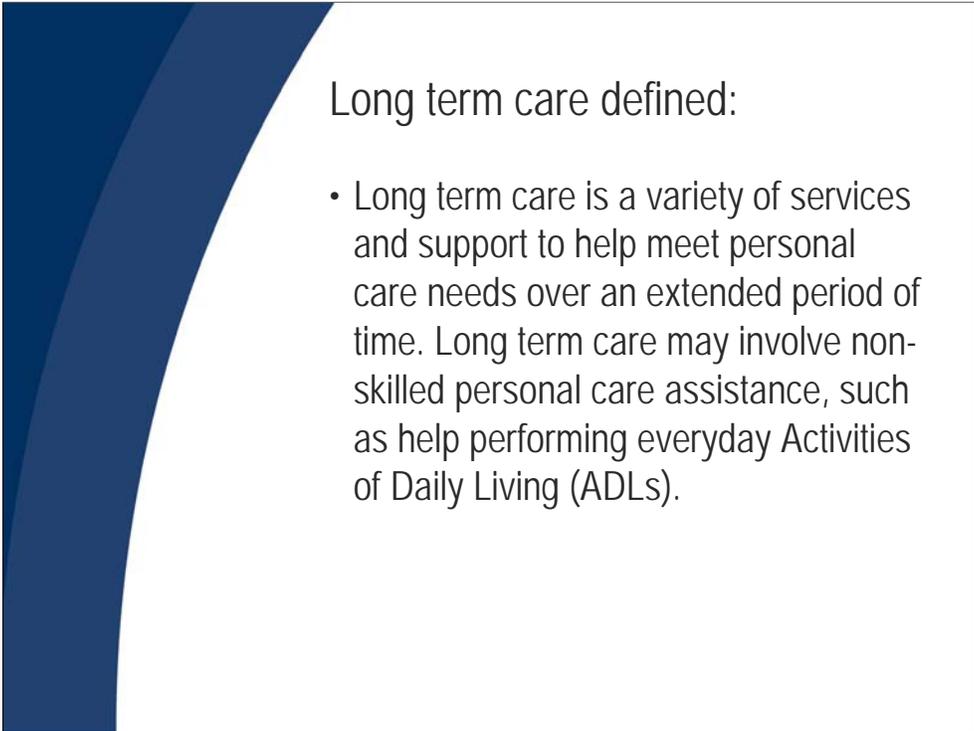
As a caregiver you may not have as much time for your children – you may have to miss sporting events or recitals or skip family activities. So, your children may be affected.

A caregiver may lose time at a job or have to leave a job to provide care. That may increase other financial pressures and may affect long-term plans by curtailing contributions to a retirement plan. So, your job and income may be affected.

And lastly, caregivers may suffer from physical and emotional stress from giving care.

So seeing the impact that caregiving may have and understanding some of the issues surrounding long term care helps to put you in a better position to make an informed decision for your future plans for yourself and your family.

So let's talk about what long term care is...



Long term care defined:

- Long term care is a variety of services and support to help meet personal care needs over an extended period of time. Long term care may involve non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs).

Here is a formal definition:

Read Slide

The need for long term care (LTC) may happen to anyone...at any time. It may result from a lengthy, chronic illness or an accident. It could be the result of a severe cognitive impairment or could be the result of the natural aging process.



Activities of Daily Living (ADLs)

- Bathing
- Dressing
- Using the toilet
- Transferring (to or from bed or chair)
- Caring for incontinence
- Eating

Often the once simple everyday activities of daily living require the kind of assistance that long term care provides.

Read slide.



Maximize independence

- Long term care services may help you maximize your independence and functioning at a time when you are unable to be fully independent.

The intention of long term care services is to maximize independence.

Read slide.



Where do people receive long term care?

- In their homes
- Community-based care
- Adult day care centers
- Assisted living facilities
- Nursing homes

You may think that long term care takes place only in a nursing home, but it actually may take place in a variety of settings:

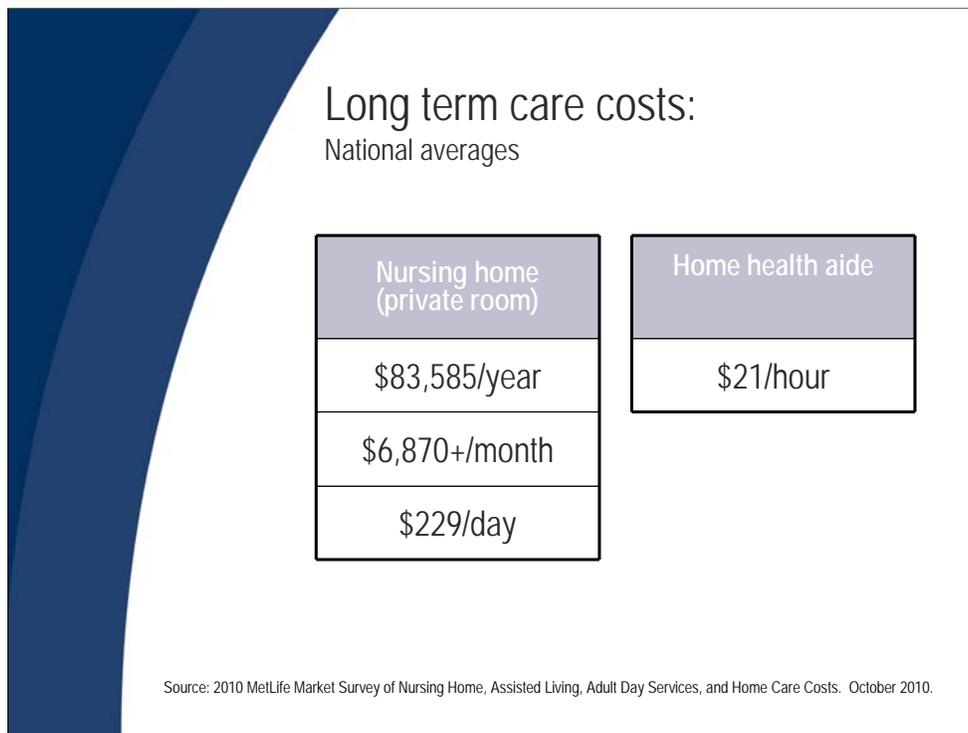
Home Care – Home health care is skilled nursing care or other professional services provided in the home.

Community Based Care – These programs offer support services so people may remain in their community. Some examples are senior centers, transportation services, and meals on wheels programs.

Adult Day Care Centers – These are community based as well, but are intended as a critical element to allowing the person to remain at home. They provide a daily respite to the caregiver.

Assisted Living Facilities – These generally provide care in a secure home-like environment and focus on supplying increasing levels of formal care for people who are having difficulty with some activities, but can still get through their daily routine.

Nursing Homes – These are typically for skilled care only, however in some cases they may also provide custodial care, and they are licensed by the state and federal governments to provide this type of care.



The cost of long term care, similar to health care in general, continues to rise.

The average national annual cost for a year in a private nursing home is \$229/day and \$83,585/year and may be almost double in some areas of the country.

Home health aides are costly as well. The national average cost is \$21/hour. So, for example, 5 hours a day each day Monday through Friday would add up to \$525 a week or \$2100 for a month of care.

These are average costs that may increase or decrease depending on where you live.

So the next question is...

How will you pay for care?

- Health insurance?
- Disability income insurance?
- Government programs?
- Medicare
- Medicaid

* For more information regarding benefits provided by Medicare or Medicaid, visit www.cms.hhs.gov. Medicaid guidelines vary by state. Contact your local Medicaid office for details.

Some people consider these options...

What about health insurance? Long term care typically isn't covered by traditional health insurance plans.

Disability income insurance? It replaces some of your earnings in the event of a disability and whatever benefits are received will have to cover long term care services and all the usual expenses you use your salary for.

Maybe you plan to rely on Government Programs?

Medicare generally provides for long term care IF it is part of a rehabilitation plan or skilled care.

Medicaid only pays after you meet eligibility requirements, including significant restrictions on income and assets.

Here are some other considerations...

More considerations:
How will you pay for care?

- Savings?
- Liquidate accounts or assets?

How will you pay for care?

Use your savings? Do you have enough saved to pay for care?

Use your accounts or assets? Recent economic setbacks have made many of us aware that our savings may not always be growing as rapidly as we'd like. And generally there is a tax implication when withdrawing from some accounts or assets that should be considered.

You may begin paying for long term care services on your own, but find that your savings will only cover a limited amount of care.



Why Long Term Care Insurance?

- An option to help you plan for the high cost of any future care
- May provide coverage for long term care needs in a variety of settings
- May be an affordable solution to paying for long term care

Long term care insurance helps provide you with the protection from at least some of the cost of care and may provide a wider range of care choices than might otherwise be afforded should a long term care need arise.

Read slide

Long term care insurance may be an affordable solution.

Even a policy with modest benefits may protect some or all of your nest egg from being used to pay for care.



Benefits of Long Term Care Insurance

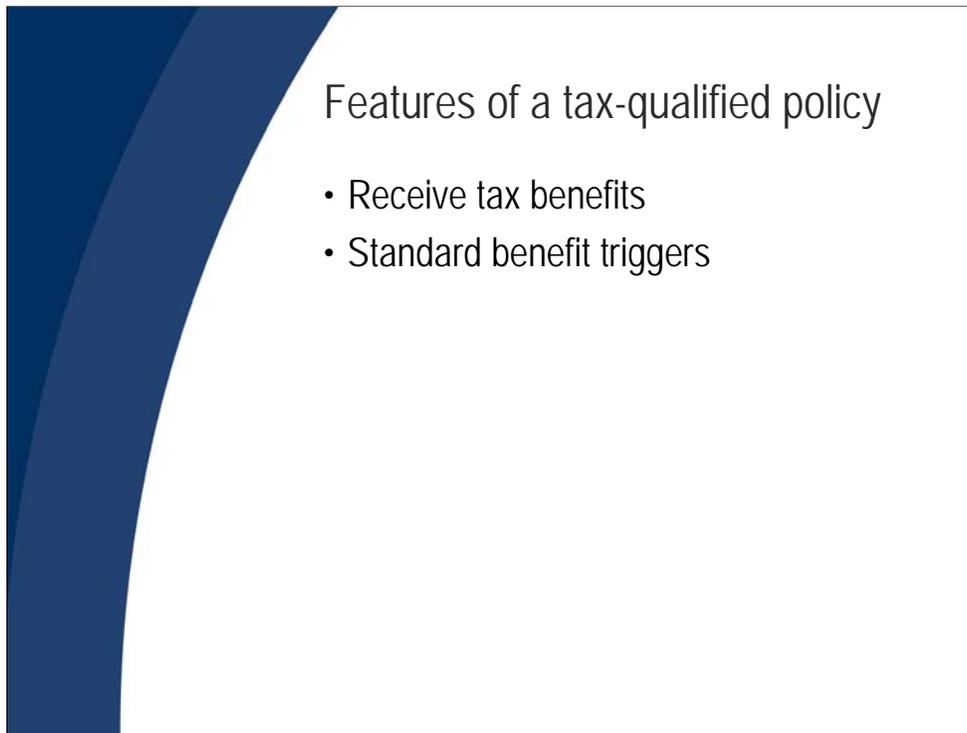
- Helps preserve assets
- Potential tax advantages
- Part of a complete financial strategy

Over the course of a lifetime, you may contribute to a retirement plan at work or buy life insurance for the future. Perhaps you protect a portion of your income with disability income insurance while you work. All of these methods may help you accumulate assets meant to be a nest egg for your later years.

Paying for a long term care need may jeopardize that nest egg, but long term care insurance can help prevent those assets from being spent on care.

Long term care insurance may also provide tax advantages. I will explain the tax benefits of “tax-qualified” policies in more detail in an upcoming slide.

Lastly, long term care insurance should be considered as part of a complete financial strategy.



Insurance companies generally offer tax-qualified long term care insurance policies. MassMutual's policy is tax-qualified.

Why is it important to have a tax-qualified plan?

First, qualified policies can provide tax advantages:

- Premiums paid by an individual for qualified long term care insurance are generally treated as a medical expense for purposes of itemizing medical expenses.
- And, benefits paid on a qualified long term care insurance policy to an individual are generally not taxable income.

(Of course there are limits and restrictions, so you should seek advice from your own tax or legal counsel.)

Second, all tax-qualified policies use the same set of “triggers” to qualify for benefits. To start benefits:

- A Licensed Health Care Practitioner must certify that you are chronically ill.

Chronic illness means:

- Either being unable to perform at least 2 of 6 Activities of Daily Living (ADLs) for at least 90 days.
- Or, having a severe Cognitive Impairment, such as Alzheimer's disease or irreversible dementia.
- In addition, the Licensed Health Care Practitioner must provide a Plan of Care.

More benefits of Long Term Care Insurance



- Helps provide more independence and control over care decisions
- Helps relieve emotional burden on loved ones

Long term care insurance helps to provide benefits for the insured person and, indirectly, advantages to his or her caregiver during what can be a difficult time.

The coverage for long term care services and supports may provide the means to control where the services are provided and received, including the option for the insured person to stay in his or her own home.

LTC coverage may give the insured person more choices about who provides care. For instance friends and family may provide care, professional caregivers may provide assistance or a combination of types of caregivers may suit the family best.

Having long term care insurance may create options for receiving care and may help relieve family and friends from the burden of providing for your care so they can spend more quality time with you.

And, it can help give you peace of mind knowing that you have a plan in place should a long term care need arise.

I'd like to introduce a couple that found peace of mind with MassMutual long term care insurance...

Meet Harry & Joyce Smith

"We worked hard all our lives and we didn't want to put our children in the situation we were facing with my mother. We wanted to have our future health care plans in place, so if the need arises, they would not have to make uncomfortable decisions."

MassMutual Customer VoicesSM
real people, real solutions.

 [START VIDEO](#)

Meet Harry and Joyce Smith who are just two of the real people that are glad to talk about the real solution they found in MassMutual long term care insurance.

Start video

End video

As we heard from Harry and Joyce, the biggest thing that they considered from a company standpoint was, "who will be there in thirty to forty years?"...

Why MassMutual?

- Value of a Mutual Company
- Participating SignatureCare® 500 LTC Policy
- Financial Strength Ratings*
 - A.M. Best Company A++ (Superior)
 - Fitch Ratings AA+ (Very Strong)
 - Moody's Investors Service Aa2 (Excellent)
 - Standard & Poor's AA+ (Very Strong)

*This information is current as of March 1, 2011. Ratings are subject to change. Ratings apply to MassMutual. These ratings refer only to the overall financial status of the company and are not recommendations of the specific policy provisions, rates or practices of the insurance company.

Counting on a company means taking comfort in a trusted relationship for decades, even generations. And when it comes to your long term care insurance policy, the carrier you choose may be the company you live with for a long time.

At MassMutual, our longevity is critical to why our policy owners choose us – knowing we have a history of honoring our commitments. We are, and always have been, responsive to their needs. It's a combination of our mutual structure, a broad range of quality products and our financial strength that helps us keep our commitments to our policy owners.

Mutuality Since 1851, Massachusetts Mutual Life Insurance Company has been operating for the benefit of our policyholders. *In that time*, we've made business decisions based on their needs. Our mutuality, along with our long-term business approach, has helped keep us strong. *In 2000, we expanded our broad portfolio of products to include long term care insurance.* Because MassMutual's SignatureCare 500 long term care insurance is a participating product, a SignatureCare 500 LTC insurance policy may be credited with dividends.

That means, if you are the policy owner, you may be eligible to share in any dividends the Company may declare. Dividends are a way of providing increased long-term value to our policy owners. Because this policy is intended to be tax-qualified, annual dividends are not paid directly to the policyholder. Dividends are not anticipated to be credited before the later of the policy anniversary date after the insured turns age 65, or the 10th policy anniversary date. Dividends are not guaranteed.

Although not guaranteed, dividends are expected, based on the current dividend scale, to increase as the insured ages, and will first be used to reduce future premiums. This means as a policy owner you may experience a price-break at a point in your life when it is critical to maintain the long term care protection you purchased decades earlier.

Financial strength Financial strength ratings are a key indicator of a company's financial strength and ability to deliver on its contractual obligations – our commitment to you. At MassMutual, our exceptional financial strength is underscored by ratings that are among the highest in any industry *read ratings from slide*



Take action...

- Ask friends and co-workers if they have an LTC story
- Ask your parents if they have a plan
- Develop your plan for LTC
- Learn more from a MassMutual insurance agent/producer

Now's a good time to think about how a long term care need might affect you and your loved ones and take action to develop a plan. Some of the ways you can take action are to ask friends and coworkers if they have a personal long term care story.

You can ask your parents if they have planned for a long term care need. You might be able to help them plan – and as we mentioned before – part of that plan could be considering the purchase of a long term care insurance policy for them.

As you develop your plan or a plan for a loved one, there are lots of ways to get more information including talking to me. I can help answer your questions.

Policy information

Long Term Care Insurance Policy provided by Policy Forms [MM500-P et al. (In ID, MM500-P-ID and in NC, MM500-P-NC)] and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, 1295 State Street, Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral to an insurance agent/producer who will contact you.

The purpose of this material is the solicitation of insurance.

Read slide



We'll help you get there.®

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Thank you for coming today. Are there any questions?

SERFF Tracking Number: LFCR-127192433 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 48969
Company Tracking Number: LTC50023 ET AL FILING
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: MM500-P-1-AR et al.
Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Cover letter	Filed-Closed	Date: 06/27/2011
Comments:		
Attachment:		
AR DOI Cover 5-27-11.pdf		



May 27, 2011

Harris Shearer
Rate and Form Analyst
Arkansas Department of Insurance
1200 West Third Street,
Little Rock, Arkansas 72201-1904

RE: MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY – NAIC # 65935
Submission of Advertising Materials To Be Used with
Long Term Care Policy Form MM500-P-1-AR et al.

LTC50023	“Thank you for attending my presentation” postcard
LTC50024	“Now is the time to plan” postcard
LTC53201	LTC Insurance Options for Women PowerPoint Presentation
LTC53301	LTC Insurance for Small Business Owners PowerPoint Presentation
LTC53400	LTC Insurance Options for Employers PowerPoint Presentation
LTC53006	LTC Insurance Options for Individuals PowerPoint Presentation

Dear Mr. Harris Shearer,

We are submitting the above referenced advertising material for your review. The above pieces are intended to be “invitations to inquire” regarding long term care coverage. Please note that because we are submitting this material through a PDF format, some of the print may appear to be small. However, we certify that in final format, all of our material will be of appropriate size.

Please note that some of the submitted material will reference a video that we filed in November of 2008 under form number LTC7100. Your Department ultimately approved this video filing.

Thank you very much for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink that reads 'Karina Amaral'.

Karina Amaral
Compliance Analyst
(800) 366-5463, ext. 2307
Karina.Amaral@LifeCareAssurance.com

Attachments

Massachusetts Mutual Life Insurance Company
Long Term Care Administrative Office
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Woodland Hills, CA 91365-4243
(888) 505-8952 • Fax (818) 887-4595