

SERFF Tracking Number: MUTM-127171516 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 48799
Company Tracking Number: JAMIE LUCY
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - AFN41716_0311
Project Name/Number: Long Term Care Advertising/AFN41716_0311

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127171516 State: Arkansas
AFN41716_0311

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed-Closed State Tr Num: 48799

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: JAMIE LUCY

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Jamie Lucy

Disposition Date: 06/01/2011

Date Submitted: 05/17/2011

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Project Number: AFN41716_0311

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: 06/01/2011

State Status Changed: 06/01/2011

Created By: Jamie Lucy

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jamie Lucy

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Long-Term Care Advertising

Power Point Presentation: AFN41716_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 form. It will be used with appropriate approved forms in your state.

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This advertisement is a power point presentation piece that will be presented to a business owner/employer of a company/business to see if they are interested in adding our Long-Term Care insurance to their benefit package. The Long-Term Care product that will be offered to their employees is an individual product and not a group product.

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

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Corporate Compliance and Ethics Division
For Questions, please contact Carly Cole
Phone: 402-351-2476; Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

jl

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

Filing Fees

SERFF Tracking Number: MUTM-127171516 State: Arkansas
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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	05/17/2011	47685256

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/01/2011	06/01/2011

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Disposition

Disposition Date: 06/01/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MUTM-127171516 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memorandum of Variability	Filed-Closed	Yes
Form	Powerpoint Presentation	Filed-Closed	Yes

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Form Schedule

Lead Form Number: AFN41716_0311

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 06/01/2011	AFN41716_0311	Advertising	Powerpoint Presentation	Initial		0.000	AFN41716_0311 (brackets).pdf

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WORKPLACE SOLUTIONS
Long-Term Care Insurance



[Agent Name]

[Company] [Phone] [E-mail]

AFN41716_0311

UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL of OMAHA COMPANY

UNITED LTCi SOLUTIONS
WORKPLACE SOLUTIONS
Long-Term Care Insurance



**A Sound Investment in Helping
Protect You and Your Company**



Overview

- Understanding Long-Term Care
 - What is Long-Term Care?
 - When Will You Need Long-Term Care?
 - What Does Long-Term Care Cost?
 - Who Pays for Long-Term Care?
- Benefit to Employers
- Benefit to Employees
- Workplace Solutions Program
- Next Steps



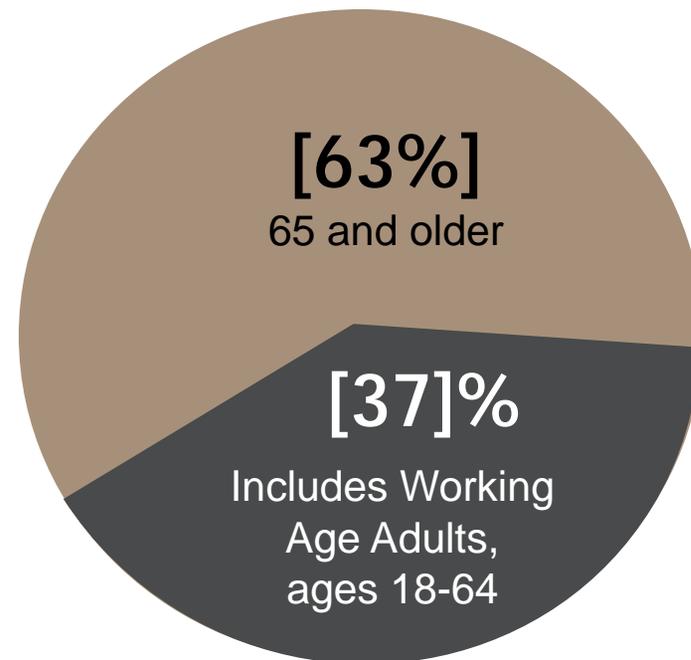
What is Long-Term Care?

- Persons with physical illness or disabilities often need hands-on assistance with activities of daily living such as:
 - Bathing
 - Eating
 - Toileting
 - Dressing
 - Contenance
 - Transferring
- Persons with cognitive impairments may need supervision, protection or verbal reminders to accomplish everyday activities



Who Uses Long-Term Care Services?

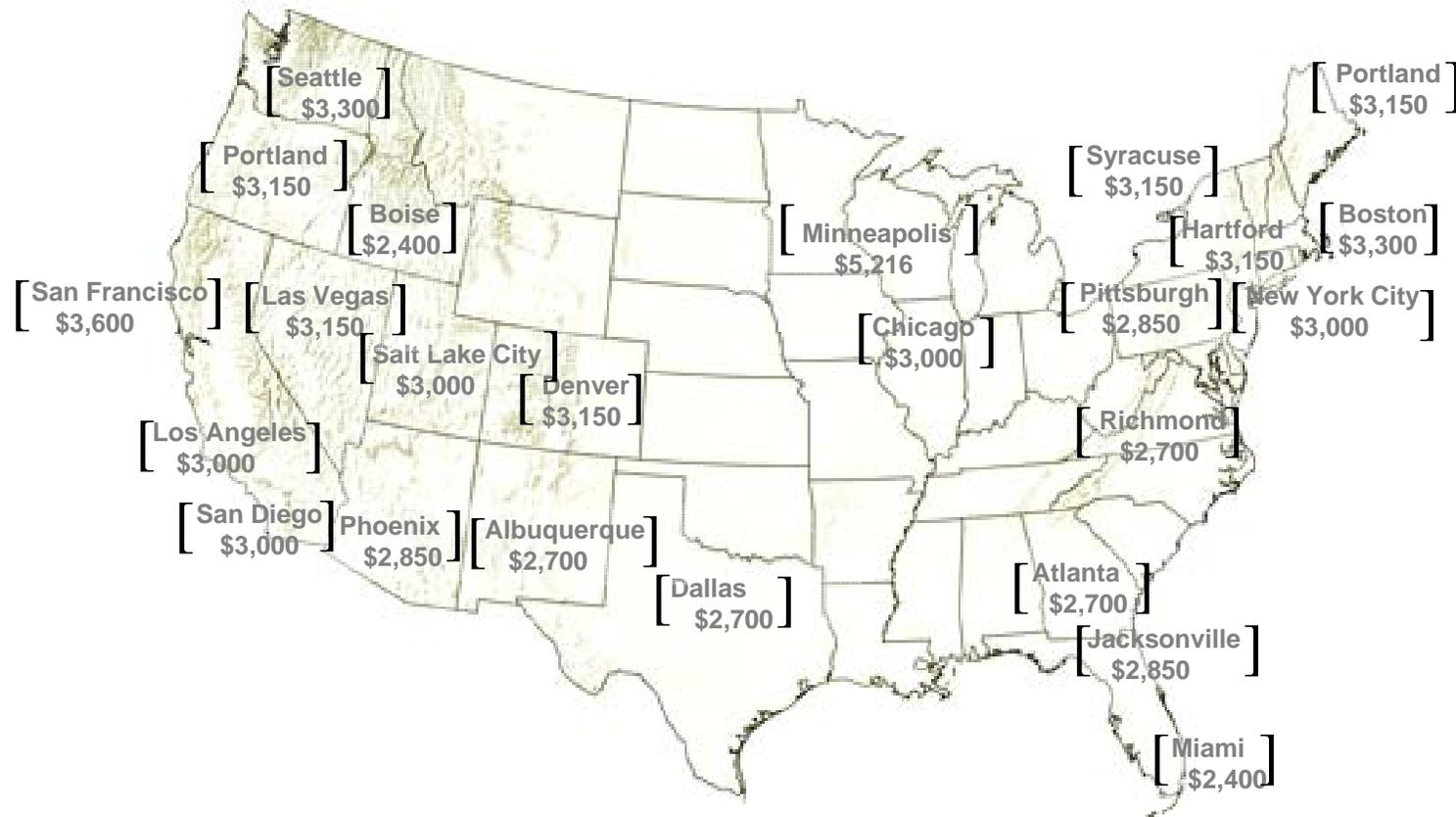
[Thirty-seven] percent of Americans who need long-term care are under age 65.



*A Shopper's Guide to Long-Term Care Insurance, National Association of Insurance Commissioners, Kansas City, MO, Revised [2010].



Monthly Home Care Costs

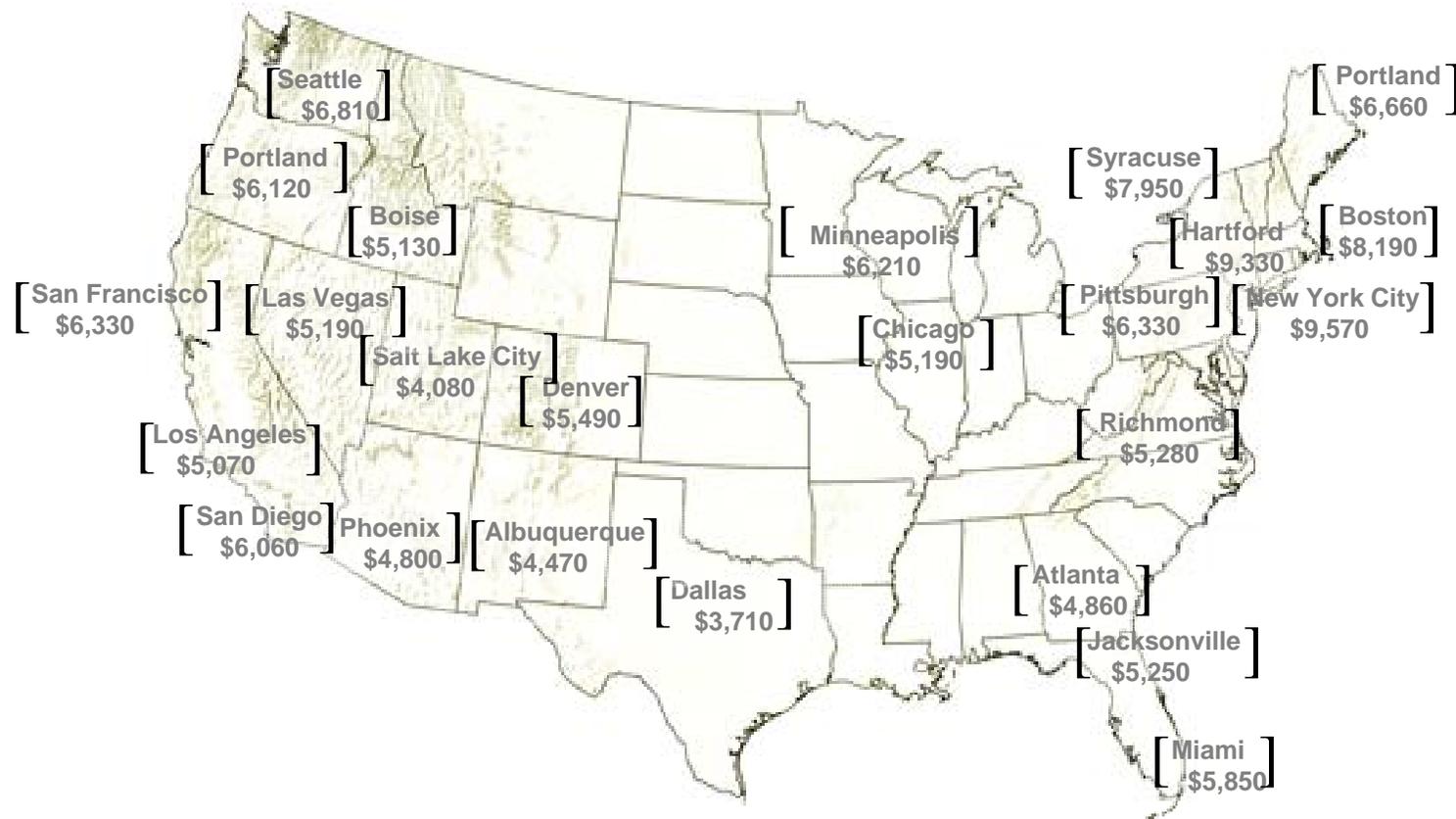


Source: Mutual of Omaha Insurance Company's Cost of Care Survey conducted by Univita. [2010]
These rates are based on a home health aid providing 5 hours of care per day, 7 days per week.

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Monthly Nursing Home Care Costs

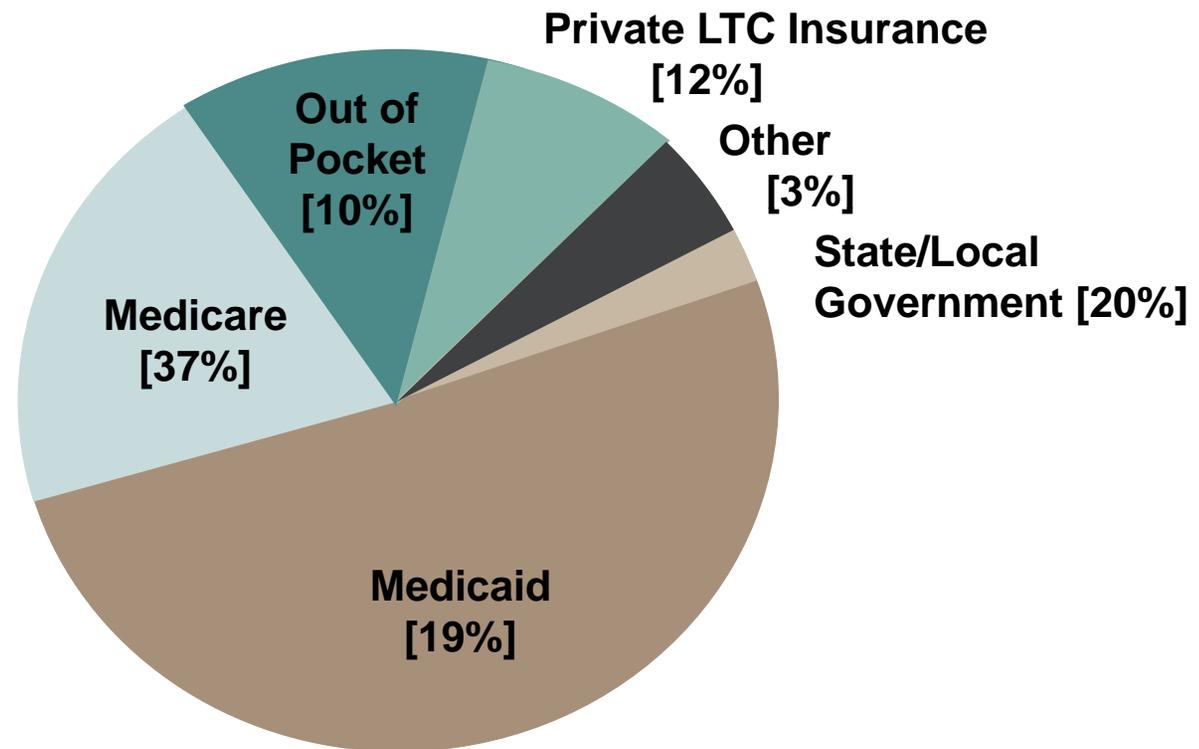


Source: Mutual of Omaha Insurance Company's Cost of Care Survey conducted by Univita. [2010]
Nursing home costs are based on a semi-private room.

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Who Pays for Long-Term Care?



Source: American Association for Long-Term Care Insurance, [2010] LTCi Sourcebook

Long-Term Care Insurance



Benefits to Employers

The Impact of Long-Term Care on the Workplace



The “Sandwich Generation”

Baby boomers meeting the caregiving needs of their own children and elderly parents – may be:

- Late for work
- Distracted at work
- Required to take time off to carry out their responsibilities

Long-Term Care Insurance “The Cutting Edge Benefit”



Adding long-term care insurance to your company's employee benefit plan...

- Can help enhance your ability to recruit and retain your valuable employees
- Demonstrates you care about your employees and their families
- Helps make you a “leader” in your industry by providing this vital employee benefit
- May be able to create a carve-out plan for key employees. This policy gives you the option to select which classes of employees you wish to extend coverage to and how much you want to participate in the cost.

Myth #1

“I have to cover all employees.”



NOT TRUE

- Long-Term Care Insurance can be offered on a selective basis to any employee class you choose (IRS Section 105-106)
- Employers can pay ALL, SOME or NONE of the premium

Myth #2 “I have to be a large employer to receive tax breaks.”



NOT TRUE

Tax breaks are available to:

- Individuals
- C-Corporations
- S-Corporations
- Self-employed
- Sole Proprietorships
- Partnerships

See your professional tax advisor for advice regarding tax issues.



Tax Benefit Summary* – C Corporation

[This slide is optional. Appropriate tax benefit summary slide will be shown to the employer.]

	C-Corporation
Business Tax Benefit	100% of premium is deductible
Personal Tax Benefit For Owner(s)¹	None
Income Tax To Employee	Generally no income tax to employees
Income Tax To Owners	Generally no income tax to owners
Taxation Of Benefits Received	Generally tax-free. May be taxable if per diem is received in excess of Qualified LTCi expenses incurred and/or Internal Revenue Code maximum

*Internal Revenue Code Section 162(a)(1), Section 213(d). Employers should consult with their own tax and legal advisors.

¹ No deduction allowed on coverage for the owner, spouse or dependents if the owner is eligible to participate in any other employer subsidized (wholly or partially paid by an employer) plan including that of a spouse's employer.



Tax Benefit Summary* – S Corporation

[This slide is optional. Appropriate tax benefit summary slide will be shown to the employer.]

	S-Corporation
Business Tax Benefit	100% of total premiums paid for employees, spouses & dependents are deductible
Personal Tax Benefit For Owner(s)¹	Owners of more than 2% can deduct 100% of “eligible” premiums paid for themselves, their spouses & dependents on their personal tax returns
Income Tax To Employee	Generally no income tax to employees
Income Tax To Owners	Premiums paid on behalf of 2% or more owners, their spouses and dependents are treated as taxable income to the owners
Taxation Of Benefits Received	Generally tax-free. May be taxable if per diem is received in excess of Qualified LTCi expenses incurred and/or Internal Revenue Code maximum

* Internal Revenue Code Section 162(l), Section 213(d)(1)(D)(10). Employers should consult with their own tax and legal advisors.

¹ No deduction allowed on coverage for the owner, spouse or dependents if the owner is eligible to participate in any other employer subsidized (wholly or partially paid by an employer) plan including that of a spouse’s employer.



Tax Benefit Summary* – Partnerships

[This slide is optional. Appropriate tax benefit summary slide will be shown to the employer.]

	Partnerships
Business Tax Benefit	100% of premium is deductible
Personal Tax Benefit For Owner(s)¹	Partners can deduct 100% of eligible premiums paid for themselves, spouses and dependents on their personal tax returns
Income Tax To Employee	Generally no income tax to employees
Income Tax To Owners	Premiums paid on behalf of partners, their spouses and dependents are treated as taxable income to the partners
Taxation Of Benefits Received	Generally tax-free. May be taxable if per diem is received in excess of Qualified LTCi expenses incurred and/or Internal Revenue Code maximum

* Internal Revenue Code Section 162(l), Section 213(d)(1)(D)(10). Employers should consult with their own tax and legal advisors.

¹ No deduction allowed on coverage for the owner, spouse or dependents if the owner is eligible to participate in any other employer subsidized (wholly or partially paid by an employer) plan including that of a spouse's employer.

Tax Benefit Summary* – Sole Proprietor



[This slide is optional. Appropriate tax benefit summary slide will be shown to the employer.]

	Sole Proprietor
Business Tax Benefit	100% of total premiums paid for employees, spouses and dependents are deductible
Personal Tax Benefit For Owner(s)¹	The Owner can deduct 100% of “eligible” premiums paid for himself/herself, spouse and dependents on their personal tax return
Income Tax To Employee	Generally no income tax to employees
Income Tax To Owners	Generally no income tax to owner
Taxation Of Benefits Received	Generally tax-free. May be taxable if per diem is received in excess of Qualified LTCi expenses incurred and/or Internal Revenue Code maximum

* Internal Revenue Code Section 162(l), Section 213(d)(1)(D)(10). Employers should consult with their own tax and legal advisors.

¹ No deduction allowed on coverage for the owner, spouse or dependents if the owner is eligible to participate in any other employer subsidized (wholly or partially paid by an employer) plan including that of a spouse's employer.

Myth #3 “Insurance is a good solution, but it’s too expensive.”



NOT TRUE

- It’s more affordable than you probably realize
- Costs significantly less than health insurance premiums
- Premiums are level from year to year*
- Employers can pay all, some or none of the employee’s premium

* Premiums for Flex-to-Age 85sm become level after age 65

Long-Term Care Insurance



Benefits to Employees

Why long-term care insurance? It benefits your employees.



- Can help protect retirement assets
- Favorable underwriting
- Reduced premium rates
- Extended family coverage
- Portability
- Tax advantages

Why long-term care insurance? It benefits your employees.



- Full portability, employees keep reduced rates as long as policy is in effect
- Payroll deduction
- Additional family members may be eligible for coverage:
 - Spouses*
 - Adult Children (18 and older) of employees/retirees
 - Parents, step-parents, in-laws and siblings
 - Grandparents, step-grandparents and in-laws

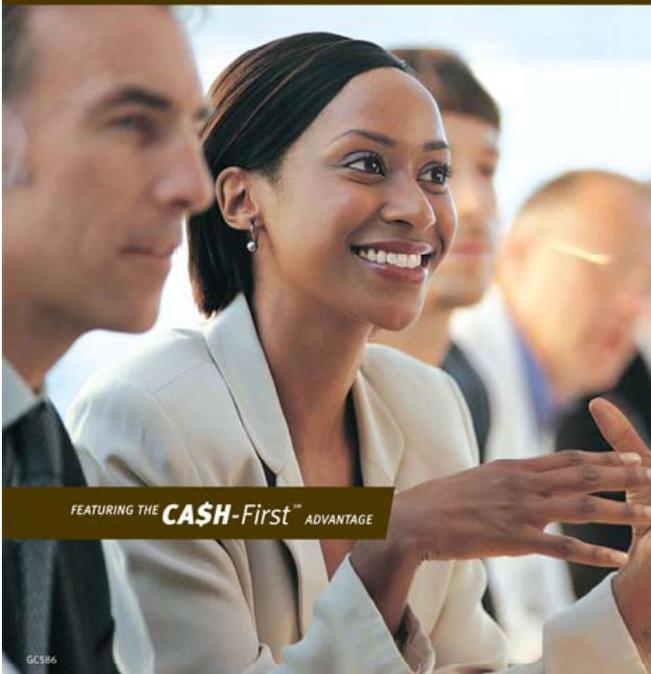
*Includes domestic & civil union partners, where permitted by law.

Long-Term Care Insurance



UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL of OMAHA COMPANY

UNITED LTCI SOLUTIONS
Why An Employer Should Consider
Offering Long-Term Care Insurance



FEATURING THE **CASH-First**™ ADVANTAGE

GC586

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Advantages of Purchasing Through the Employer



- Available to actively-at-work employees
- Available to eligible employees' spouses or domestic partners
- Underwriting based on as few as three health questions
- Minimum participation requirements
- Premium reduction
- Simple pre-packaged plans



Workplace Solutions – 5 Plan Options

BASE	
Maximum Lifetime Benefit	\$50,000
Maximum Monthly Benefit	\$2,000
Monthly CASH-First Benefit	\$800

BRONZE	
Maximum Lifetime Benefit	\$100,000
Maximum Monthly Benefit	\$3,000
Monthly CASH-First Benefit	\$1,200

SILVER	
Maximum Lifetime Benefit	\$150,000
Maximum Monthly Benefit	\$4,000
Monthly CASH-First Benefit	\$1,600

GOLD	
Maximum Lifetime Benefit	\$200,000
Maximum Monthly Benefit	\$5,000
Monthly CASH-First Benefit	\$2,000

PLATINUM	
Maximum Lifetime Benefit	\$250,000
Maximum Monthly Benefit	\$6,000
Monthly CASH-First Benefit	\$2,400



Great Built-In Benefits

- Five-year rate guarantee
- Portability
- Waiver of premium
- No elimination period for **CASH-First** Benefit
- Policy is guaranteed renewable for life

See Outline of Coverage for details on qualifying benefits.

Optional Benefits

Additional Premium Required



Inflation Protection Options

- 3%, 3.5%, 4%, 4.5% or 5% Compound*
- Maximum Lifetime, Monthly Maximum and Monthly Cash Benefits increase every year**

* Not available in all states.

** Assuming a compound inflation protection option is selected.

United of Omaha



United 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

*Independent agency 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



WORKPLACE SOLUTIONS



Workplace Solutions – Base Plan

\$50,000 Initial Maximum Lifetime Benefit
\$2,000 Initial Maximum Monthly Benefit
\$800 Initial Maximum Cash Benefit

Issue Age	Monthly Premium
35	\$11.06
45	\$12.42
55	\$16.70
65	\$30.30

*Does not include inflation protection option.



Next Steps

- Choose:
 - ❑ **Employer Pay-All**
 - ❑ **Executive Carve-out**
 - ❑ **Voluntary**

Then work with your agent* to:

- Collect census
- Complete group approval forms
- Develop education and enrollment strategy and timelines

* In WA, all references to agent should be replaced with producer.

UNITED LTCi SOLUTIONS
WORKPLACE SOLUTIONS
Long-Term Care Insurance



Helping you, your employees and their families with asset protection.

This is a solicitation of insurance. Policy forms LTC09U-5ML, LTC09U-10ML (or state equivalent). In ID, LTC09U-5ML-ID, LTC09U-10ML-ID; in NC: LTC09U-5ML-NC, LTC09U-10ML-NC; in OK, LTC09U-5ML-OK, LTC09U-10ML-OK; in OR, LTC09U-5ML-OR, LTC09U-10ML-OR; in PA, LTC09U-5ML-PA, LTC09U-10ML-PA; in WA, LTC09U-5ML-WA, LTC09U-10ML-WA. Coverage may vary by state. 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. An insurance agent may contact you by telephone (in WA: producer).

Long-term care insurance underwritten by United of Omaha Life Insurance Company, a Mutual of Omaha company, Mutual of Omaha Plaza, Omaha, NE 68175, [1-800-776-6000].

WORKPLACE SOLUTIONS

UNITED LTCi SOLUTIONS
WORKPLACE SOLUTIONS
Long-Term Care Insurance



[Agent Name]

[Company] [Phone] [E-mail]

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Memorandum of Variability	Filed-Closed	Date: 06/01/2011
Comments:		
Attachment:		
VM-AFN41716_0311.pdf		

VARIABLE MATERIAL FOR ADVERTISING FORM AFN41716_0311

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

<u>Section</u>	<u>Explanation</u>
Front Cover, bottom of page, [Agent Name], [Company], [Phone], [E-mail]	These will be variable depending on the agent using the presentation.
Slide #5, [Thirty-seven], [63%] and [37%] [2010]	These percentages will change as we receive updated information on these stats. The year of the source will change as the information is updated.
Slide #6 [Cities and dollar amounts] [2010]	These will change as we receive updated information on these stats. The year of the source will change as the information is updated.
Slide #7 [Cities and dollar amounts] [2010]	These will change as we receive updated information on these stats. The year of the source will change as the information is updated.
Slide #8 [Percentage amounts] [2010]	These will change as we receive updated information on these percentage amounts. The year of the source will change as the information is updated.
Slide #27 [Company ratings] As of [3/11]	These will change as we receive updated information on these ratings. The year of the source will change as the information is updated.
Back Cover, bottom of page, [Agent Name], [Company], [Phone], [E-mail]	These will be variable depending on the agent using the presentation.