

SERFF Tracking Number: MUTM-127178261 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 48836
Company Tracking Number: ASHLEY WILLIAMS
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - AFN41717_0311
Project Name/Number: Long Term Care Advertising/AFN41717_0311

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127178261 State: Arkansas
AFN41717_0311

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed- State Tr Num: 48836
Closed

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: ASHLEY WILLIAMS

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Ashley Williams

Disposition Date: 06/02/2011

Date Submitted: 05/20/2011

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Project Number: AFN41717_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: 06/02/2011

State Status Changed: 06/02/2011

Created By: Ashley Williams

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Ashley Williams

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Long Term Care Advertising

AFN41717_0311

Enclosed for review by your Department is a copy of the above-captioned advertising. The forms are new and are not intended to replace any previously approved forms. They 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 are attached.

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

Sincerely,

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

aw

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

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

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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	05/20/2011	47839226

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/02/2011	06/02/2011

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Disposition

Disposition Date: 06/02/2011

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	Powerpoint Presentation	Filed-Closed	Yes

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Form Schedule

Lead Form Number: AFN41717_0311

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 06/02/2011	AFN41717_0311	Advertising	Powerpoint Presentation	Initial		0.000	AFN41717_0311 (brackets).pdf

UNITED LTCi SOLUTIONS
WORKPLACE SOLUTIONS
Long-Term Care Insurance



[Agent Name]

[Company] [Phone] [E-mail]

UNITED LTCi SOLUTIONS
WORKPLACE SOLUTIONS
Long-Term Care Insurance



**Your Life, Your Way
Protecting the Plan**



What would you like to do in your retirement?

*“The phase in one's life where the balance shifts from work, career and raising a family towards **enjoying** leisure and personal interests.”*

Considerations:

Housing – where, types, cost

Health – minimize problems, postpone aging, exercise

Travel – explore new places, cruise, exotic tours

Living – hobbies, education, making the most of leisure

Money – having enough, not outliving it, protecting it



How much money will you need to maintain your lifestyle?

\$200,000

\$500,000

\$1,000,000

or More?



Retirement Planning: *It Takes All Three*



Money

Time

Growth



Retirees & Pre-retirees Important Concerns

Health & Wealth

- Remaining active and healthy
- Having enough for a comfortable retirement
- Not outliving retirement assets



Long-Term Care Facts*

- Your health can change at any time, at any age, due to an accident or illness resulting in the need for long-term care
- Life expectancy after age 65 has now increased to [17.9] years. The longer people live, the greater the chances they will need assistance due to chronic conditions

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



Long-Term Care Facts*

- About [12.8] million Americans of all ages require long-term care, but only [2.4] million live in nursing homes
- About [44] percent of people reaching age 65 are expected to enter a nursing home at least once in their lifetime. Of those who do enter a nursing home, about [53] percent will stay for one year or more.

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



What is Long-Term Care?

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



Where are Long-Term Care Services Received?

Home Health Care

Adult Day Care

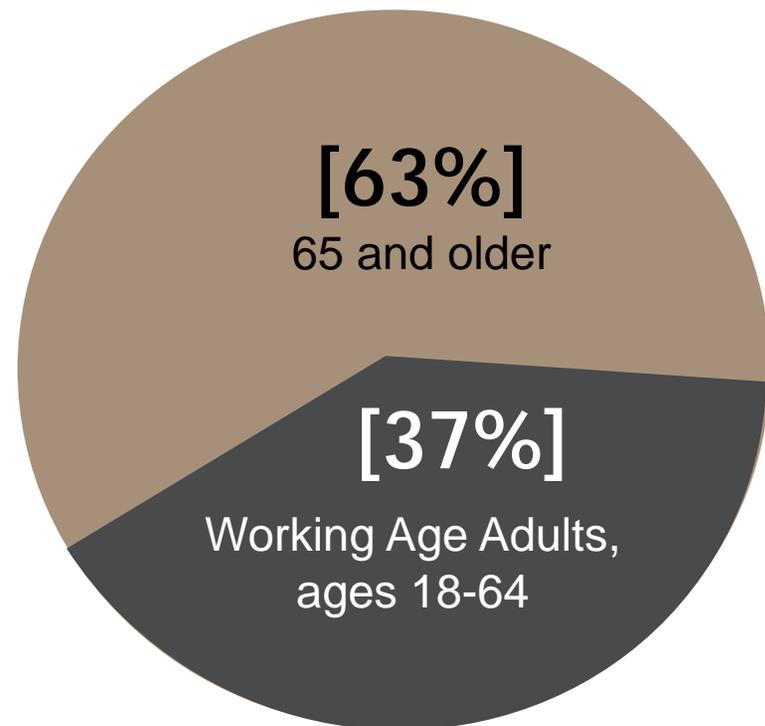
Assisted Living

Nursing Home Care



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].



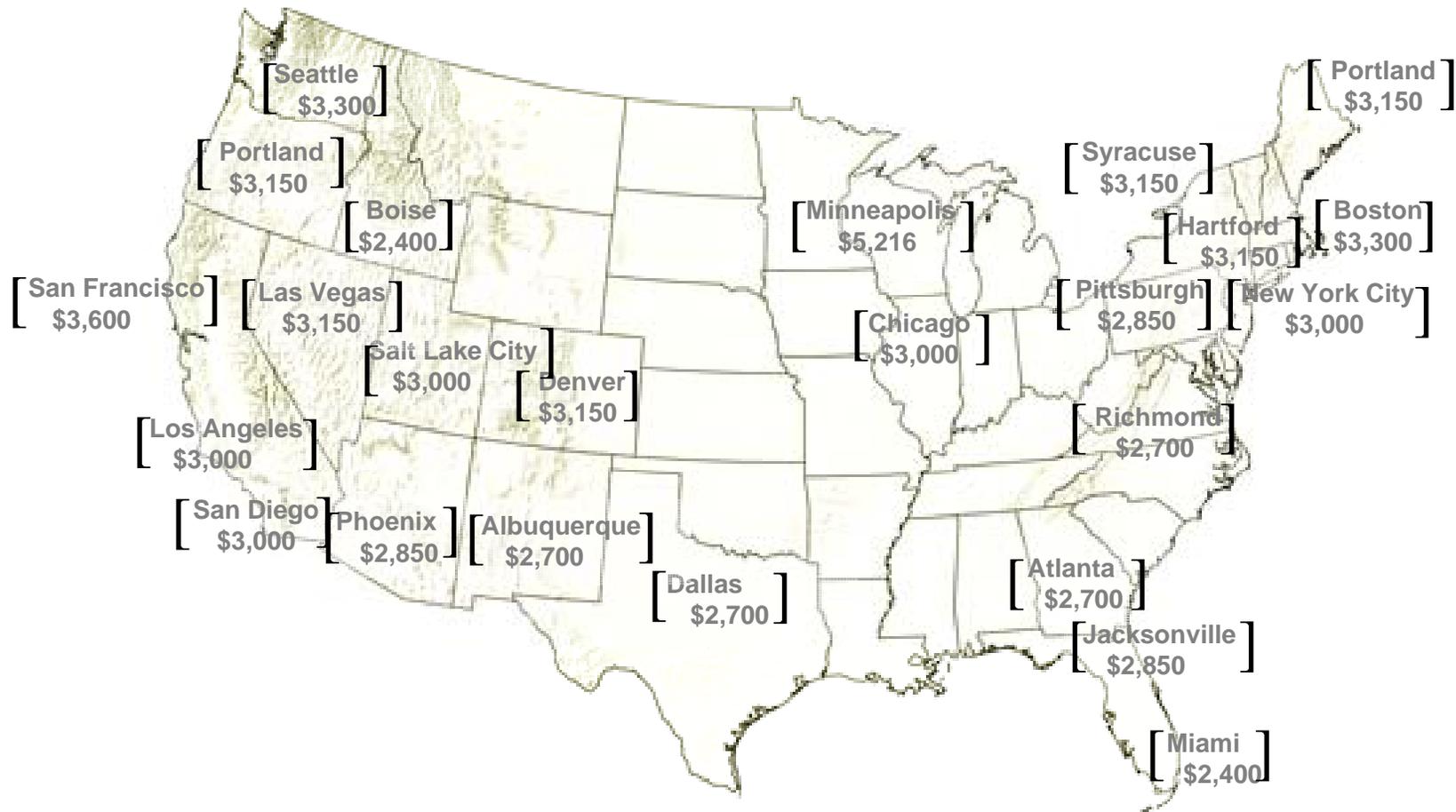
Who Uses Long-Term Care Services?

The federal government estimates that at least **[68] percent** of people over age 65 will require long-term care services at some point.

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



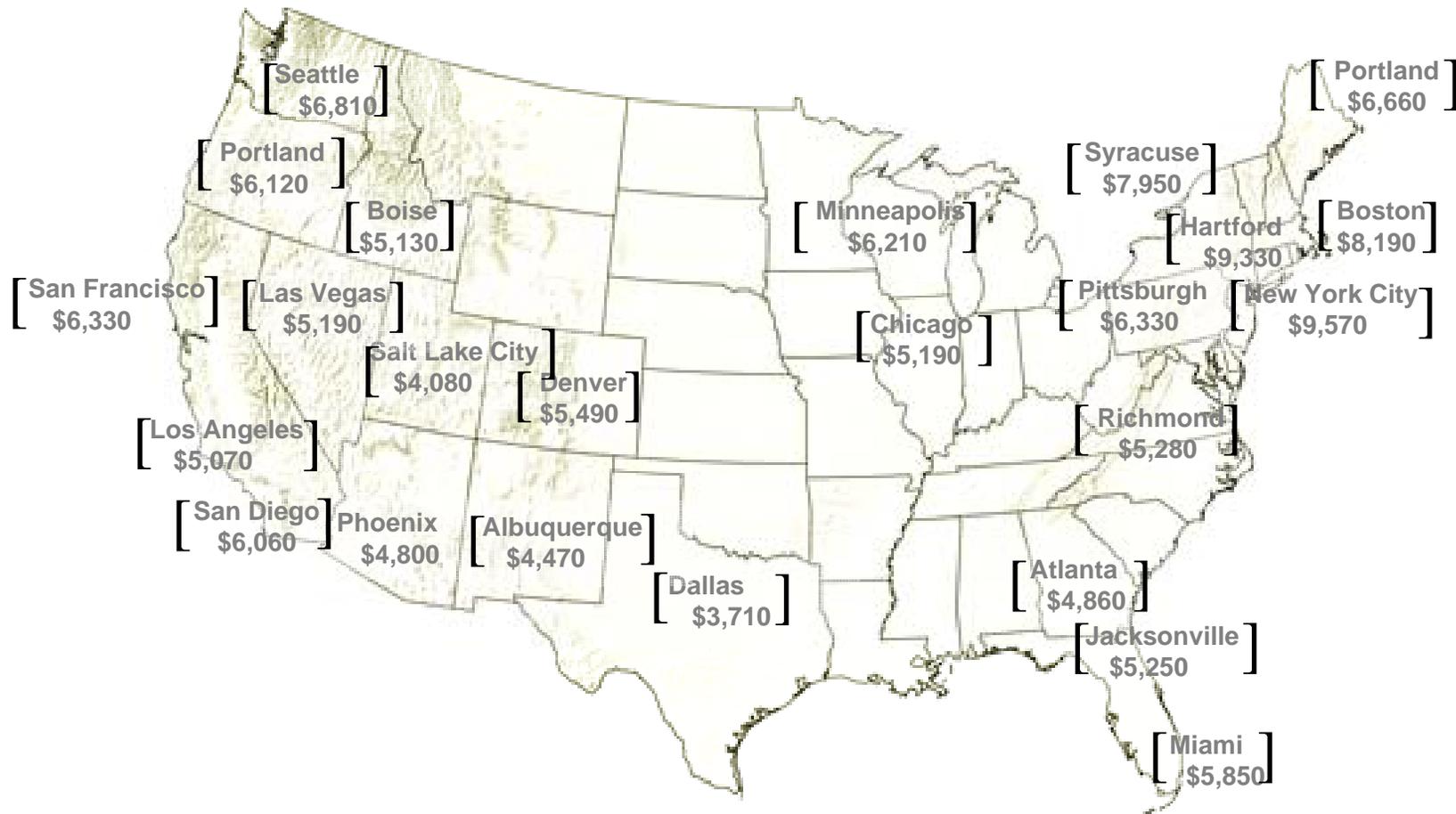
Monthly Home Care Costs



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.



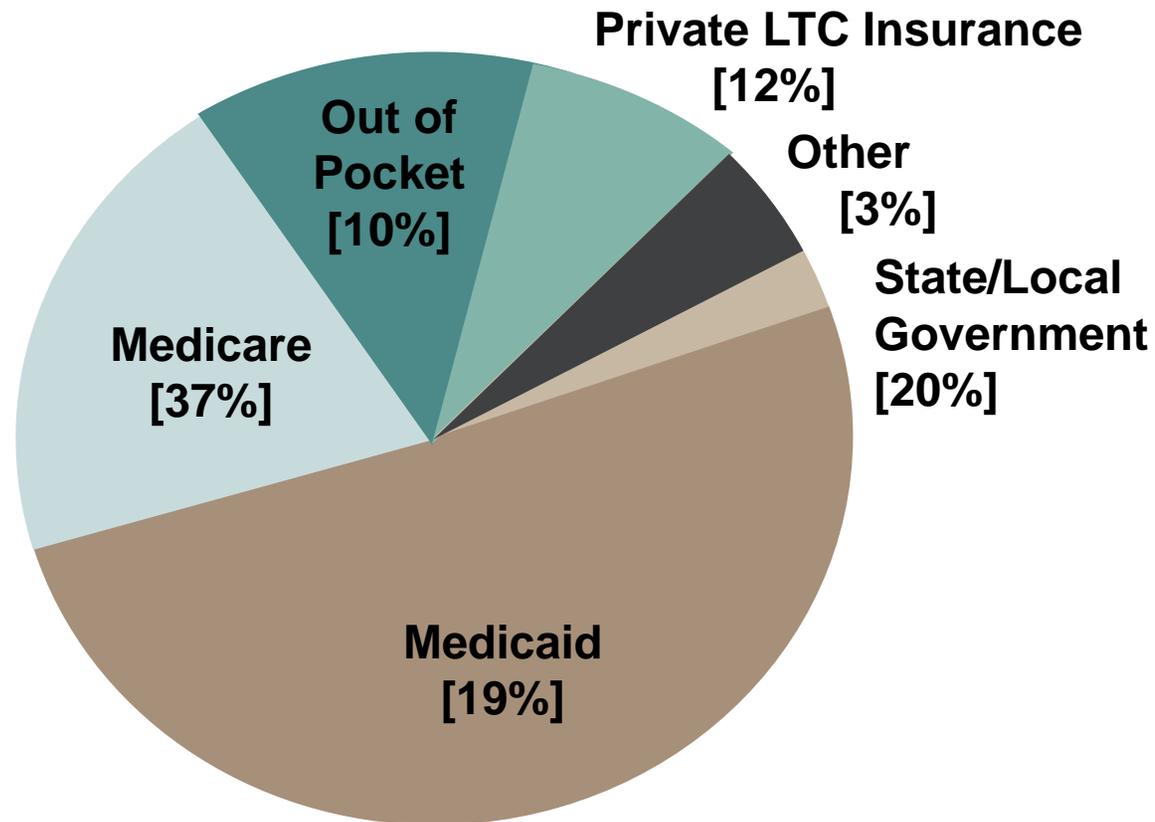
Monthly Nursing Home Care Costs



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.



Who Pays for Long-Term Care?



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



Medicare Facts

- Medicare skilled nursing facility benefit does not cover most nursing home care
- Most nursing home care is “custodial care”* and Medicare does not pay for custodial care
- Medicare pays limited benefits for care at home
- Medicare does not pay for care in an assisted living facility

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

* Custodial care includes the activities of daily living which are bathing, continence, dressing, eating, toileting and transferring.



Medicaid Facts

- Medicaid is a joint Federal and State program intended for people with low income and few assets
- To get Medicaid you must meet Federal and State guidelines for income and assets
- Many people start paying for nursing home care out of their own funds and “spend down” their financial resources until they become eligible for Medicaid
- On Medicaid, you may not have a choice of the facility in which you receive care

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



What's your plan to pay for your care?

- Health Insurance?
- Medicaid/Medicare?
- Retirement Fund?
- Investments?
- Other Assets – home, land?
- Long-term care insurance?



United of Omaha

United of Omaha Company Ratings*

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

*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

MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



OFFICIAL SPONSOR



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

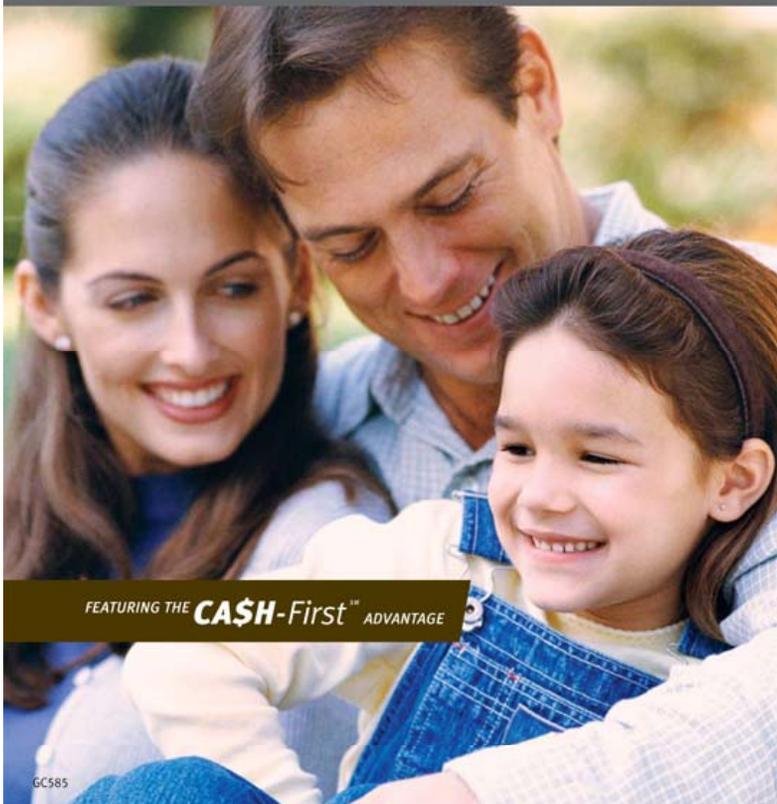
WORKPLACE SOLUTIONS



Long-Term Care Insurance

UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL of OMAHA COMPANY

UNITED LTCI SOLUTIONS
WORKPLACE SOLUTIONS
Long-Term Care Insurance



FEATURING THE **CASH-First**™ ADVANTAGE

GC585

WORKPLACE SOLUTIONS



Plan Benefits

- **Maximum Lifetime Benefits**
 - The total amount available to you for all policy benefits
- **Maximum Monthly Benefits**
 - For Home Health Care, Assisted Living and Nursing Home Reimbursement
- **Monthly Cash Benefits**
 - An option to receive monthly cash instead of reimbursement of expenses. Provides total flexibility to spend the money as you need



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



*CASH-First*sm Benefit

You Just Send Me a Check?

Yes. You can receive the monthly cash benefit from your first day of qualified need for as long as you need care, up to the maximum lifetime benefit.



When Benefits Begin

- ***CASH-First***sm Benefits – No Elimination Period
- 90 Calendar Day Elimination Period for Home Health Care, Assisted Living and Nursing Home Care



Optional Benefits

Additional Premium Required

Inflation Protection Options

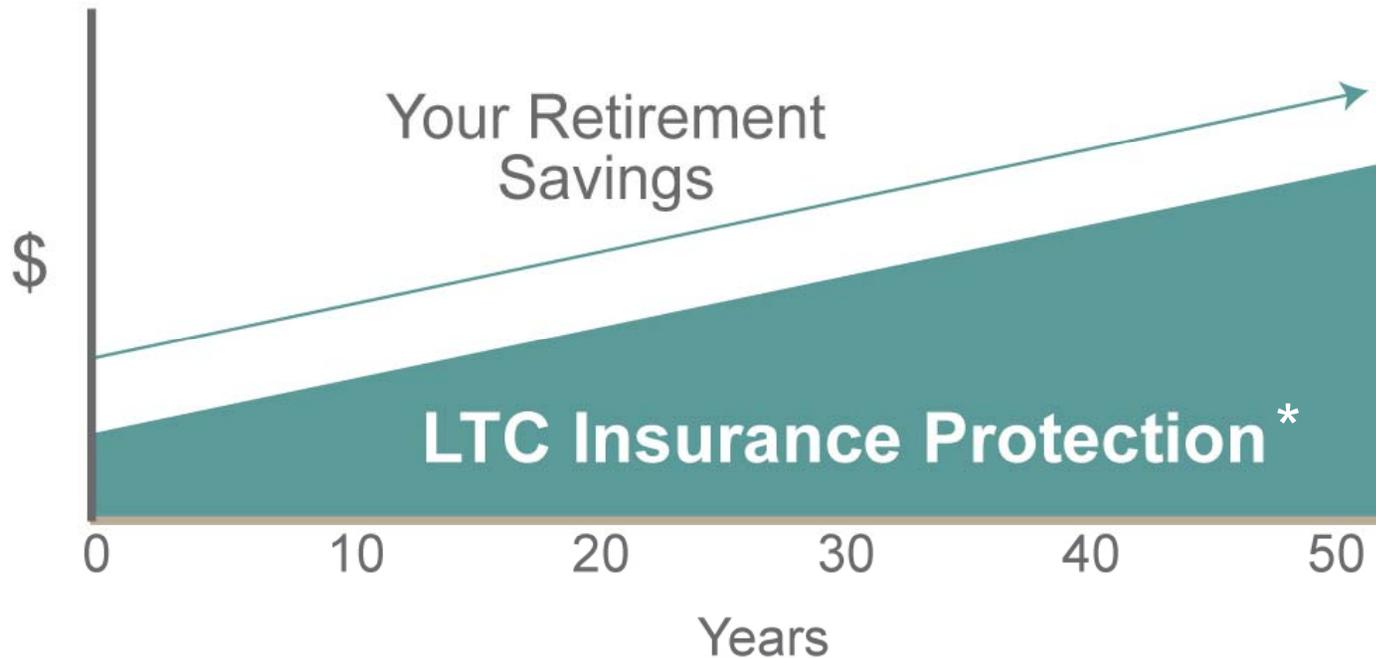
- 3%, 3.5%, 4%, 4.5% or 5% Compound*
- Maximum Lifetime, Monthly Maximum and Monthly Cash Benefits increase every year**

*Not available in all states.

** Assuming a compound inflation protection option is selected.



Protection with Growth = Retirement Security



Money

Time

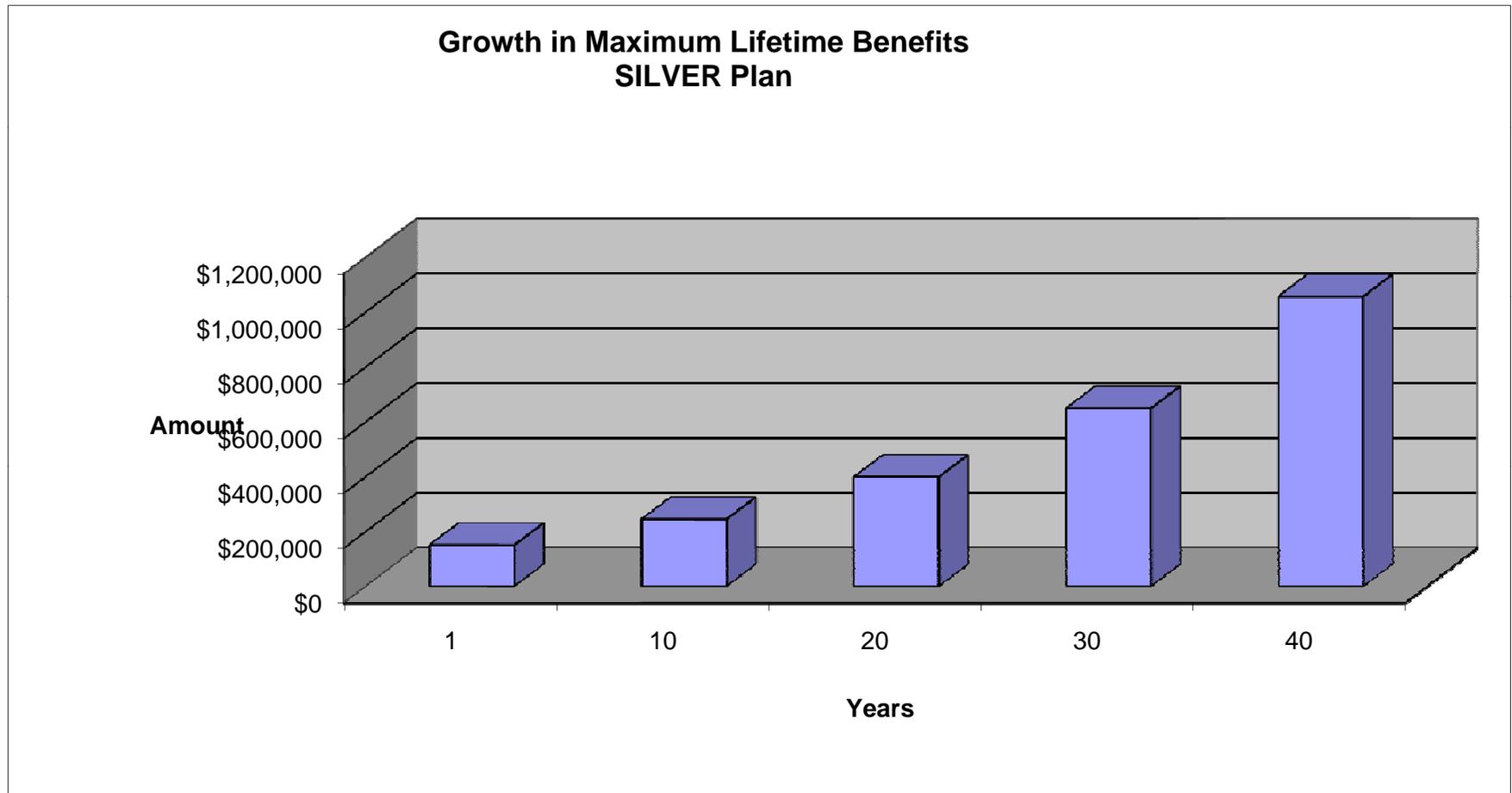
Growth

* Please note: Inflation protection must be selected for LTC Insurance Protection to increase.



Growth in Maximum Benefits Over Time

Assumes 5% Benefit Increase Election



*Based on initial \$150,000 maximum lifetime benefit.



Workplace Solutions – Silver Plan

\$150,000 Initial Maximum Lifetime Benefit
\$4,000 Initial Maximum Monthly Benefit
\$1,600 Initial Maximum Cash Benefit
(3%) Compound Inflation

Issue Age	Monthly Premium
35	\$59.62
45	\$65.82
55	\$78.76
65	\$136.31

Premium rates are level and based on your age when you apply.



Importance of Starting Long-Term Care Planning at a Younger Age

Results based on a research study of 15,000 new multi-life long-term care insurance applicants.*

Percentage of Applicants Who Were Declined LTC Coverage Due to Health Considerations

Ages	Percentage of Applicants Declined
Under 50	[4%]
50-59	[9%]
60-69	[15%]
70-79	[27%]
80 and over	[37%]

*American Association for Long-Term Care Insurance, [2010] LTCi Sourcebook.

UNITED LTCi SOLUTIONS
WORKPLACE SOLUTIONS
Long-Term Care Insurance



Advantages to you:

- Apply with fewer health questions*
- Reduced premium rates through your employer
- Extended family members** are eligible to apply
- Coverage is portable – it goes with you should you leave the company

* If applying through Modified Guaranteed Issue or Simplified Issue Underwriting Programs.

** Extended family members include: spouse, domestic partner, parents, siblings, grandparents (includes in-laws and step-parents/grandparents), and adult children.

UNITED LTCi SOLUTIONS
WORKPLACE SOLUTIONS
Long-Term Care Insurance



Protect your financial security today. Here's why:

- **Good health** – helps you qualify for insurance coverage
- **Age advantage** – get lower rates at your current age
- **Maximum benefits** – purchasing sooner allows your plan benefits to grow*
- **Protection today** – in the event of illness or injury requiring long-term care

*Based on the inflation protection option you choose.

UNITED LTCi SOLUTIONS
WORKPLACE SOLUTIONS
Long-Term Care Insurance



Your Life, Your Way Protecting the Plan

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.

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: 06/02/2011
Comments:		
Attachment:		
VM-AFN41717_0311.pdf		

VARIABLE MATERIAL FOR ADVERTISING FORM AFN41717_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 #7, [17.9] years. [2010]	This will updated as we receive new information. The year of the source will change as the information is updated.
Slide #8, [12.8], [2.4], [44], [53] [2010]	This will updated as we receive new information. The year of the source will change as the information is updated.
Slide #11, [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 #12, [68] percent [2010]	This will updated as we receive new information. The year of the source will change as the information is updated.
Slide #13 [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 #14 [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 #15 [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 #16 and #17, [2010]	The year of the source will change as the information is updated.
Slide #19 [Company ratings]	These will change as we receive updated information on these ratings.

As of [3/11]

The year of the source will change as the information is updated.

Slide #29 [Percentage amounts]

These will change as we receive updated information on these percentage amounts.

[2010]

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.