

SERFF Tracking Number: MASS-127352218 State: Arkansas
 Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 49460
 Company Tracking Number: LTC53021
 TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
 Product Name: LTC53021
 Project Name/Number: LTC53021/LTC53021

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: LTC53021 SERFF Tr Num: MASS-127352218 State: Arkansas
 TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed- State Tr Num: 49460
 Closed

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: LTC53021 State Status: Filed-Closed
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Disposition Date: 08/24/2011
 Authors: Robin Perez, Jennifer Dube, Nick Sheehan
 Date Submitted: 08/03/2011 Disposition Status: Filed-Closed
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: LTC53021
 Project Number: LTC53021
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:

Status of Filing in Domicile: Not Filed
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Individual Market Type:
 Filing Status Changed: 08/24/2011
 State Status Changed: 08/24/2011
 Created By: Jennifer Dube
 Corresponding Filing Tracking Number:
 LTC53021

Deemer Date:
 Submitted By: Jennifer Dube

Filing Description:
 Massachusetts Mutual Life Insurance Company
 NAIC#: 435-65935
 FEIN #: 04-1590850

LTC53021
 LTC53005

A Long Term Care Advertising filing was recently submitted to your Department and was approved on 06/08/11 (SERFF Filing (MASS-127128527). Since the filing was approved, we discovered that the forms noted above were omitted from

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 the original filing.

LTC53021 was previously filed under LTC50021 and LTC53005 was previously filed under LTC50005. We have bracketed references to the policy form number in order to show variability. We would like to have flexibility to use this form with future policy filings that would not involve any material changes to this form. We certify that use of this form with future policy forms will be in compliance with all state laws and regulations.

Company and Contact

Filing Contact Information

Jennifer Dube, Compliance Assistant JenniferDube@massmutual.com
 1295 State Street 860-562-3685 [Phone] 23685 [Ext]
 MIP: M381 860-562-6109 [FAX]
 Springfield, MA 01111-0001

Filing Company Information

Massachusetts Mutual Life Insurance Company CoCode: 65935 State of Domicile: Massachusetts
 1295 State Street Group Code: 435 Company Type:
 MIP: M381 Group Name: State ID Number:
 Springfield, MA 01111 FEIN Number: 04-1590850
 (800) 767-1000 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$150.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$150.00	08/03/2011	50311346

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/24/2011	08/24/2011

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Form Schedule

Lead Form Number: LTC53021

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 08/24/2011	LTC53021	Advertising	Invitation to Inquire	Initial		0.000	LTC53021.pdf
Filed-Closed 08/24/2011	LTC53005	Advertising	Invitation to Inquire	Initial		0.000	LTC53005.pdf

Payment options that fit you



SignatureCare® 500 tax-qualified long term care insurance provides you with the opportunity to tailor an individual policy – through optional benefits and riders – that fits your needs and your lifestyle.

It only makes sense then that we offer SignatureCare with an array of payment options. It's just one more way we help to ensure that your Massachusetts Mutual Life Insurance Company (MassMutual) long term care insurance policy truly fits you and your family – both personally and financially.

Premium options

Standard Premium for Life Option

Premiums are paid on a level basis through the life of the policy.

Discounted Renewal Premium Option¹

Pay extra up front and enjoy renewal premiums that will always be less than the standard premium. Ideal for those with an unexpected sum of money – an inheritance perhaps – or those who can afford to pay extra in the first year. The first year premium is 365% of the first year Standard premium; all subsequent premiums, starting in the second year, are 25% less than the Standard premium. This is a permanent premium structure which cannot be changed after the policy is issued.

10-Year Premium Payment Option²

Premiums are paid for 10 years and then the policy is paid up. Once the policy payment period is completed, no additional premium payment will be required. This option may be of particular interest to certain individuals and businesses as the payment period is a defined time-frame, allowing for easier planning.

Paid-Up at Age 65 Premium Payment Option

Premiums are paid until the insured person is age 65 and then the policy is paid up. Once the policy payment period is completed, no additional premium payment will be required.

Billing methods

Premiums can be paid annually, semi-annually, quarterly and if you authorize us, we can deduct the monthly premium directly from a specified financial account. It is a convenient way to help make sure your active lifestyle doesn't get bogged down in paperwork.

Easy planning options

With the 10-Year and Paid-Up at Age 65 Options, premium payments can take place during the income-earning years and the policy can be completely paid up prior to retirement.

¹ Not available in Florida, New Jersey, New York and Texas. The Discounted Renewals premium structure is not appropriate for policyowners who do not plan to keep coverage in force for at least 11 years. If there is any likelihood that the policy will not remain in force for at least 11 years, this premium payment option should not be elected.

² Some age restrictions apply.

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. 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.

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 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.



A Long Term Care Overview Guide
for Families

Help protect your family and your peace of mind



Insurance Strategies



We'll help you get there.®

LTC53005

**Massachusetts Mutual
Life Insurance Company**

Long Term Care Insurance



With Americans living longer than ever before,¹ long term care is becoming a growing concern.

Now is the time to ask questions and address some important issues. Massachusetts Mutual Life Insurance Company (MassMutual) wants to help you find the answers...

¹ Arias E. Rostron BL, Tejada-Vera B. United States life tables, 2005 National vital statistics reports: vol 58 no 10. Hyattsville, MD: National Center for Health Statistics, 2010.

The need for long term care (LTC) can happen to anyone... at any time.

It could be you, your spouse/partner, a parent, or even a sibling. The need for long term care may result from a lengthy, chronic illness or a severe cognitive impairment. However, something as unexpected as an accident or injury could also trigger the need for long term care.

Many important questions arise:

Who will take care of me?

Will I be able to stay at home?

How will I pay for care?

The choices you make today could impact your future lifestyle, and the quality of life you experience. Now, while you're healthy, is the time to think about and plan for those unexpected things that can happen in life.

Who will take care of me? Will a need for long term care impact the entire family?

A need for long term care may have a substantial impact on your relationships with family or friends. Sacrifices may be made to provide for your care. Family or friends may have to give up free time, spend less time with their family, and take on the stress and physical strain of becoming your caregiver.

Long term care insurance (LTCi) can help relieve the emotional and financial strains that often accompany the need for care. The benefits that you may receive from your policy can help you get the care that you need and allow you to focus on spending quality time with your family and friends.

What is long term care?

Long term care is a variety of services and supports 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), which are: bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence and eating. Long term care services may help you maximize your independence and functioning at a time when you are unable to be fully independent.

How does long term care impact caregivers?

Providing care for others can be emotionally stressful and physically draining. Caring for someone may also be financially costly. If you are working, you may need to take time off or cut back on your time spent at work. Or, you may spend your own savings and assets to help pay for a loved one's care.

Profile of family caregivers: ⁴

- 53 average age
- 56% care for a parent, 13% care for a spouse
- 42% reported that the care recipient resided in their home for a period of 3 years or more.
- 83% contribute financially for care – an average \$8,800 for out-of-pocket care expenses (excludes cost of facility care)
- 57% had to dip into their own retirement fund savings.

There's a clear advantage to buying long term care insurance at a younger age. You are more apt to be healthy and qualify for coverage and premiums are generally lower.

² National Center for Health Statistics. Health, United States, 2009: With Special Feature on Medical Technology. Hyattsville, MD. 2010.

³ The MetLife Mature Market Institute. The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. October 2010.

⁴ Beyond Dollars, Genworth Financial, Inc., 9/30/2010

What is the likelihood of needing care?

Americans are living longer than ever before. That means you – or your parents – could maintain good health and independence for many years. However, with longer life expectancy comes an increasing level of health conditions associated with aging. Thirty-six percent of 75-84 year olds reported having a limitation of activity caused by chronic conditions.²

What does long term care cost?

Long term care services can be very expensive. Nationally, home care from a home health care aide averages \$21 per hour.³ While getting care at home you will still have ordinary home and living expenses. The national average for a private room in a nursing home is \$83,585 annually.³



How will you pay for care?

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.

You may plan to rely on your health insurance or government programs, like Medicare or Medicaid, to help you. Long term care typically isn't covered by traditional health insurance plans.

Medicare generally provides for long term care if it is part of a rehabilitative plan or skilled care. Medicaid only pays after you meet eligibility requirements, including significant restrictions on income and assets.

Where is long term care provided?

Long term care may take place at home or in assisted living facilities and it can also be provided in a community setting, in a nursing home or in a hospice facility. People with long term care needs may initially receive assistance at home or in community based settings before moving into more intensive care settings. Long term care insurance, depending on the type of policy purchased, may provide more choices and control over where and how you receive care. This may mean you could stay at home and remain an integral part of family activity.

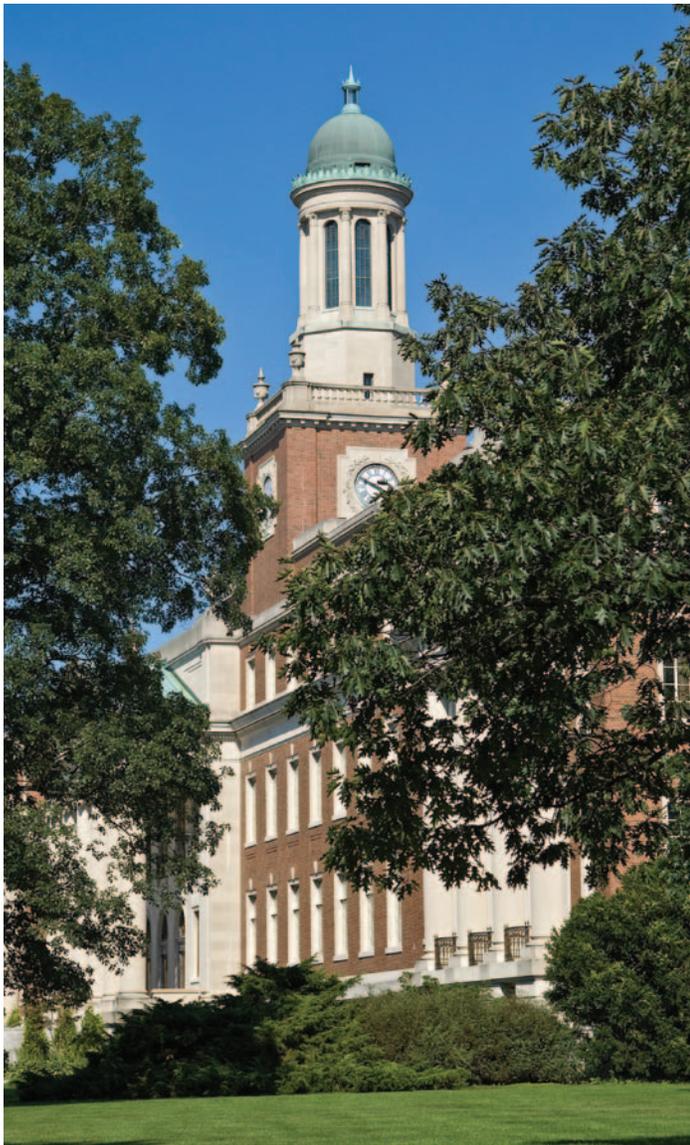
Long term care costs on the rise*

Year	National Annual Nursing Home Costs
2010	\$83,585
2015	\$106,678
2020	\$136,151
2025	\$173,767
2030	\$221,776

* Based on national average 2010 annual costs for a private nursing home room. MetLife Mature Market Institute. The MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services and Home Care Costs. October 2010. Assumes a 5% inflation rate.



Having a plan in place to pay for care is important.



Why should you consider long term care insurance?

Long term care insurance is one option that can help you plan for the high cost of care. While you may also receive support from family or loved ones, one way to help ensure that you receive the type of care you want – in the setting you choose – is through a customized individual long term care insurance policy from Massachusetts Mutual Life Insurance Company (MassMutual). A comprehensive policy can help you:

- Protect your assets, retirement funds, and your estate – including your home.
- Maintain your spouse/partner’s standard of living, financial security, and peace of mind.
- Help relieve family and friends from the burden of providing for your care.
- Preserve your independence, allowing you to live where you wish.
- Give you more choices and control over your care.

Ask your MassMutual agent/producer about the SignatureCare® product and the many optional benefits available, such as choice of care, choice of settings, and choice of premium options. This flexibility allows you to select a policy that is designed to fit your lifestyle and your needs.

MassMutual. We'll help you get there.®

Since 1851, Massachusetts Mutual Life Insurance Company has been operating for the benefit of our members and policyholders. For 160 years, we've made business decisions based on their need. 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.

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 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.

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Supporting Document Schedules

		Item Status:	Status
Satisfied - Item:	Letter	Filed-Closed	Date: 08/24/2011
Comments:			
Attachment:			
AR round 2 letter.pdf			



August 3, 2011

Mr. John Shields
Arkansas Department of Insurance
Commerce and Insurance
1200 West 3rd Street
Little Rock, AR 72201-1904

RE: Massachusetts Mutual Life Insurance Company
NAIC#: 435-65935
FEIN #: 04-1590850

LTC53021
LTC53005

Dear Sir/Madam,

A Long Term Care Advertising filing was recently submitted to your Department and was approved on 06/08/11 (SERFF Filing (MASS-127128527)). Since the filing was approved, we discovered that the forms noted above were omitted from the original filing.

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

Sincerely,

Jennifer Dube

Jennifer Dube
Compliance Assistant
(860) 562-3685
JenniferDube@massmutual.com

