

SERFF Tracking Number: MUTM-127312473 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 49263
Company Tracking Number: JAMIE LUCY
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - GRC572_0611
Project Name/Number: Long Term Care Advertising/GRC572_0611

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127312473 State: Arkansas
GRC572_0611

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed- State Tr Num: 49263
Closed

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: JAMIE LUCY

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Author: Jamie Lucy

Disposition Date: 08/08/2011

Date Submitted: 07/08/2011

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Project Number: GRC572_0611

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: 08/08/2011

State Status Changed: 08/08/2011

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

GRC572_0611

GRC572-1_0611 (Reply Card)

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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Thank you for the review of this filing.

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

Fee Required? Yes

Fee Amount: \$100.00

Retaliatory? No

Fee Explanation:

Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$100.00	07/08/2011	49566996

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Correspondence Summary

Dispositions

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

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Disposition

Disposition Date: 08/08/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Self Mailer, Reply Card	Filed-Closed	Yes

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Form Schedule

Lead Form Number: GRC572_0611

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed- Closed 08/08/2011	GRC572_0 611, GRC572- 1_0611	Advertising	Self Mailer, Reply Card	Initial		0.000	GRC572_061 1_Self- Mailer.pdf

Long-Term Care Insurance



Living Life My Way

GRC572_0611

*I'm Living Life
My Way*



[Company Name]
[Name]
[Address]
[City, State ZIP]

[AGENT'S AGENCY NAME]
[AGENT'S NAME]
[AGENT'S ADDRESS]
[AGENT'S CITY, STATE ZIP]

Long-Term Care Insurance underwritten by: United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Policy forms LTC09U, LTC09U-AG or state equivalent. In ID: LTC09U-ID, LTC09U-AG-ID; In NC: LTC09U-NC, LTC09U-AG-NC; In OK: LTC09U-OK, LTC09U-AG-OK; In OR: LTC09U-OR, LTC09U-AG-OR; In PA: LTC09U-PA, LTC09U-AG-PA; In WA: LTC09U-WA, LTC09U-AG-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.

This is a solicitation of insurance. An insurance agent may contact you by telephone to provide additional information (in WA: producer).

I'm Living Life My Way

I've always done things my way. Forged my own path. Never followed along with the crowd. And that's exactly how I'm going to keep living my life. So I've made plans for the future. I know I'll probably need help someday. But it's going to be on my terms. That's why I purchased a long-term care insurance policy.

I'm not going anywhere. This is my home, and it's where I belong.

There are a lot of happy memories in this house. And I plan to stay right here. My home is the center of my life. And my long-term care insurance policy will help me pay for the care I need right here in my own home.

My care will cost money, even at home.

I don't want to burden my kids with additional expenses. They have their own future to plan for. That's one reason I bought a long-term care insurance policy. To help take care of expenses involved in my care, so we can focus on spending quality time together.

I've always made my own decisions, and that's not going to change.

I don't want someone else making decisions about what kind of care I need or where I'm going to live. So, I've taken care of everything. Made plans in advance. My long-term care insurance policy will help me live life my way.

I'm not willing to risk my retirement savings.

I know long-term care services are expensive. So I'm doing the smart thing. Helping to protect my retirement savings with a long-term care insurance policy. And that's helping me relax so I can live life the way I always planned.

It's important for me to leave a legacy for my kids.

I want to leave something for my kids and grandkids. And my long-term care insurance policy is helping me protect my assets. The policy may be in my name, but I bought it for my kids' future.

Here's what I learned.

I thought long-term care insurance was just for nursing homes. But my insurance agent explained how a long-term care insurance policy may actually help me stay out of a nursing home by allowing me to pay for the care I need right in my own home. He also said that if I end up needing assisted living or nursing home care, I have coverage. That's good to know.

Then I learned something else. Since I'm still young and healthy, I thought I had plenty of time before I needed to buy a policy. But my agent said the cost of a long-term care insurance policy is based on my age, which means every year I wait, the cost goes up. He also said my health could change tomorrow, and then I might not be able to buy a policy at any price. That was a risk I wasn't willing to take.

I know this is right for me.

I bought a long-term care insurance policy from a company I know and trust – United of Omaha Life Insurance Company, a Mutual of Omaha company. United of Omaha has a history of strength and financial stability. I know they'll be here when I need them.

Want to learn more?

A long-term care insurance policy is helping me live life on my own terms. It can do the same for you. If you'd like to learn more, fill out the attached reply card and drop it in the mail today. A Mutual of Omaha insurance agent will contact you to review your situation, explain your options and help you plan a long-term care strategy that meets your needs.

INFORMATION REQUEST

Name _____

Address _____

City _____ State _____ ZIP _____

Best phone number to reach you _____

Best time to call _____

E-mail address _____

Date of birth (yours) _____ (your spouse's) _____

This is a solicitation of insurance. By returning this form, you are requesting to have a licensed insurance agent contact you by telephone to provide additional information.

Long-term care insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175-0001. Policy forms LTC09U, LTC09U-AG or state equivalent. In ID: LTC09U-ID, LTC09U-AG-ID; in NC: LTC09U-NC, LTC09U-AG-NC; in OK: LTC09U-OK, LTC09U-AG-OK; in OR: LTC09U-OR, LTC09U-AG-OR; in PA: LTC09U-PA, LTC09U-AG-PA; in WA: LTC09U-WA, LTC09U-AG-WA. Coverage may vary by state. These policies have exceptions, limitations and reductions.

GRCS72-1_0611

