

SERFF Tracking Number: AEGJ-127389857 State: Arkansas  
Filing Company: Transamerica Life Insurance Company State Tracking Number: 49724  
Company Tracking Number: TLC BIOF TC2 0611 ET AL  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: ADV TLC BIOF TC2 0611 et al  
Project Name/Number: ADV TLC BIOF TC2 0611 et al/ADV TLC BIOF TC2 0611 et al

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: ADV TLC BIOF TC2 0611 et al SERFF Tr Num: AEGJ-127389857 State: Arkansas  
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 49724  
Sub-TOI: LTC03I.001 Qualified Co Tr Num: TLC BIOF TC2 0611 State Status: Approved-Closed  
ET AL

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler,  
Donna Lambert

Authors: Julie Maclin, Joan  
Shumaker, Patsy Holt

Disposition Date: 09/20/2011

Date Submitted: 09/06/2011

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date: 10/20/2011

State Filing Description:

## General Information

Project Name: ADV TLC BIOF TC2 0611 et al  
Project Number: ADV TLC BIOF TC2 0611 et al  
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed  
Date Approved in Domicile:  
Domicile Status Comments: Advertising filing  
not required in domicile state (Iowa).

Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:

Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 09/20/2011  
State Status Changed: 09/20/2011

Deemer Date:  
Submitted By: Patsy Holt

Created By: Patsy Holt  
Corresponding Filing Tracking Number: TLC  
BIOF TC2 0611

Filing Description:  
Please see cover letter under "Supporting Documentation" tab.

## Company and Contact

### Filing Contact Information

Patsy Holt, Advertising Analyst  
P.O. Box 93007

Patsy.Holt@transamerica.com  
800-553-7600 [Phone] 3352 [Ext]

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 Bedford, TX 76053-3007 817-285-3394 [FAX]

**Filing Company Information**

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
P O Box 93005	Group Code: 468	Company Type:
Hurst, TX 76053-3005	Group Name:	State ID Number:
(800) 553-7600 ext. [Phone]	FEIN Number: 39-0989781	

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$250.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$250.00	09/06/2011	51275657

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	09/20/2011	09/20/2011

### 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	Donna Lambert	09/15/2011	09/15/2011	Joan Shumaker	09/16/2011	09/16/2011
Pending Industry Response	Donna Lambert	09/08/2011	09/08/2011	Patsy Holt	09/14/2011	09/14/2011

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## **Disposition**

Disposition Date: 09/20/2011

Implementation Date: 10/20/2011

Status: Filed

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	No
Supporting Document	AR Statement of Variability	Filed	No
Supporting Document	Objection Response Letter 9-14-11	Filed	No
Form (revised)	Benefit Increase Options Flyer	Filed	No
Form	Benefit Increase Options Flyer	Filed	No
Form	Employees Pamphlet	Filed	No
Form	Mini Pamphlet Flyer	Filed	No
Form	Product Flyer	Filed	No
Form	Power Point Presentation	Filed	No

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 09/15/2011  
Submitted Date 09/15/2011  
Respond By Date 10/17/2011

Dear Patsy Holt,

In TLC BIOF TC2 0611, it appears the company name is included in the variable area. Please assure the Department that the company name is not variable in any of your advertising pieces. I can then approve this filing.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Donna Lambert

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## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 09/16/2011  
 Submitted Date 09/16/2011

Dear Donna Lambert,

### Comments:

Thank you for pointing this out to us.

### Response 1

Comments: The company name is not variable. Only the marketing name itself should be variable.

We uploaded the corrected version on the Form Schedule tab.

### Changed Items:

No Supporting Documents changed.

### Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Benefit Increase Options Flyer	TLC BIOF TC2 0611		Advertising	Initial		0.000	TLC BIOF TC2 0611 final.pdf
<b>Previous Version</b>							
Benefit Increase Options Flyer	TLC BIOF TC2 0611		Advertising	Initial		0.000	TLC BIOF TC2 0611 filing.pdf

No Rate/Rule Schedule items changed.

We appreciate your continued review of this filing.

Joan Shumaker

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**Advertising Manager.**

Sincerely,  
Joan Shumaker, Julie Maclin, Patsy Holt

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 09/08/2011  
Submitted Date 09/08/2011  
Respond By Date 10/10/2011

Dear Patsy Holt,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Cover Letter (Supporting Document)

Comment: Your cover letter states: These forms will be used to solicit policy form TLC 2-P AR 0410, et al., which was approved by your department on October 11, 2011.

The approval date appears to be a typo. Please send a copy of the SERFF approval of the policy form to be used with these advertising pieces.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Donna Lambert

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## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 09/14/2011  
Submitted Date 09/14/2011

Dear Donna Lambert,

### Comments:

In response to your objection, we are attaching an explanation letter under "Supporting Documentation" tab.

### Response 1

Comments: Response letter under "Supporting Documentation" tab.

### Related Objection 1

Applies To:

- Cover Letter (Supporting Document)

Comment:

Your cover letter states: These forms will be used to solicit policy form TLC 2-P AR 0410, et al., which was approved by your department on October 11, 2011.

The approval date appears to be a typo. Please send a copy of the SERFF approval of the policy form to be used with these advertising pieces.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Objection Response Letter 9-14-11

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Joan Shumaker, Julie Maclin, Patsy Holt

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## Form Schedule

### Lead Form Number: TLC BIOF TC2 0611

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 09/20/2011	TLC BIOF TC2 0611	Advertising	Benefit Increase Options Flyer	Initial		0.000	TLC BIOF TC2 0611 final.pdf
Filed 09/20/2011	TLC EM TC2 0611	Advertising	Employees Pamphlet	Initial		0.000	TLC EM TC2 0611.pdf
Filed 09/20/2011	TLC MPF TC2 0611	Advertising	Mini Pamphlet Flyer	Initial		0.000	TLC MPF TC2 0611.pdf
Filed 09/20/2011	TLC PF TC2 0611	Advertising	Product Flyer	Initial		0.000	TLC PF TC2 0611.pdf
Filed 09/20/2011	TLC PPT1 CMR TC2 AR 0711	Advertising	Power Point Presentation	Initial		0.000	TLC PPT1 CMR TC2 AR 0711.pdf



TRANSAMERICA LIFE INSURANCE COMPANY

[ **TRANSCARE**<sup>®</sup> ]  
*Individual Long Term Care Insurance*

**II** ]

WHEN IT COMES TIME TO USE [TRANSCARE<sup>®</sup> II],  
*inflation protection helps shelter you.*

Long Term Care services can be expensive and inflation causes their cost to increase almost every year. This results in a decline in the purchasing power of your money. The [TransCare<sup>®</sup> II] Policy allows you to help meet future costs by offering Benefit Increase Options.<sup>1</sup>

<b>Compound Benefit Increase Option</b>	[3%]	Increases your benefit amounts each year by [3%] of the current dollar amount less claims already paid
	[5%]	Increases your benefit amounts each year by [5%] of the current dollar amount less claims already paid
<b>[Step-Rated Compound Benefit Increase Option]</b>	[3%]	[Premiums begin lower and increase by [3%] of the current year's premium as the benefit increases by [3%] of the current benefit amount of the policy less claims already paid.]
	[5%]	[Premiums begin lower and increase by [5%] of the current year's premium as the benefit increases by [5%] of the current benefit amount of the policy less claims already paid.]

*The best way to help protect your future is to prepare. [Call] [your insurance agent/producer] [,] [Transamerica Life] [at XXX-XXX-XXXX] [or] [A]ttend an insurance sales presentation and enrollment meeting] for details about all your choices and for information on how [TransCare<sup>®</sup> II] Long Term Care insurance can help protect you from the high cost of long term care.*

<sup>1</sup>Additional premium required

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy Series TLC 2-P 0410; In OR, TLC 2-P OR 0410.

**Home Office:**

Cedar Rapids, IA

**Administrative Office:**

P. O. Box 95302

Hurst, TX 76053



TRANSAMERICA LIFE INSURANCE COMPANY

[ **TRANSCARE**<sup>®</sup> ]  
*Individual Long Term Care Insurance*

II

TRANSAMERICA BUSINESS ADVANTAGE PROGRAM<sup>SM</sup>  
*individual Long Term Care insurance for employees*

## THE FACTS ...

- Long Term Care insurance is the #1 voluntary benefit that employees are requesting that businesses don't currently offer.<sup>1</sup>
- Caregiving employees conservatively cost U.S. employers \$13.4 billion per year.<sup>2</sup>
- On a case-study analysis...12% of employees reported caregiving for an older person, and generally those caregiving employees reported poorer health and more chronic disease than non-caregivers.<sup>2</sup>
- Forty percent of those individuals currently receiving long term care services are under age 65.<sup>3</sup>
- Employees may be balancing work with the role of caregiver. The average boomer now has more parents than children to care for, and productivity losses due to caregiving are growing astronomically.<sup>3</sup>

## *The choice is yours*

More employees are becoming aware of the need for Long Term Care insurance protection. Whether they are experiencing it first-hand as a caregiver to a loved-one or they know someone who is experiencing the need, they are realizing that a long term care need can impact all aspects of life. It can be a financial drain, and it can even affect productivity at work. Employees value Long Term Care insurance, and they want it.

Now, through the Transamerica Business Advantage Program<sup>SM</sup>, you can help meet this need for your employees and their families. The Transamerica Business Advantage Program<sup>SM</sup> allows you to make [TransCare<sup>®</sup> II] Long Term Care insurance available to your employees through one or more programs included in the Transamerica Business Advantage Program<sup>SM</sup>:

- Transamerica Executive Advantage Program<sup>SM</sup> – an employer-paid program for key executives and business owners
- Transamerica Corporate Advantage Program<sup>SM</sup> – the employer chooses to pay for all or a portion of the premium for all employees
- Transamerica Employee Advantage Program<sup>SM</sup> – an insurance plan is made available to employees on a voluntary basis (no employer contribution)

Help your business stand out from the rest by offering [TransCare<sup>®</sup> II] through Transamerica Life Insurance Company.

## *The Product*

[TransCare<sup>®</sup> II] offers a choice of plans, benefit periods, elimination periods, and daily benefit ranges that can be customized for your employees.

With [TransCare<sup>®</sup> II] you also get:

- Discounted coverage to eligible spouses/partners and many family members.
- Educational marketing materials that can help promote high employee participation - critical to a successful employee benefit plan.
- Expanded underwriting options.
- Competitive premiums and discounts for eligible individuals.
- Full portability because it is an individual policy.

## HOW YOUR BUSINESS BENEFITS

Under current tax law, employers may determine eligible individuals for a company-paid plan by class of employees. [TransCare® II] allows you to design a key employee Long Term Care insurance plan specifically for you and your key associates.

Employer premium contributions made for the employee and his or her spouse/partner may be 100% deductible as an ordinary business expense (IRC Sec. 162); and benefits remain non-taxable to the employee if they are paid to reimburse the employee for incurred expenses that were not previously deducted, subject to per diem limitations (IRC Sec. 104).

Note: Employee Long Term Care insurance contributions are currently not eligible for pre-tax consideration under IRS Sec. 125 plans. Neither Transamerica Life Insurance Company nor any of its producers/agents give legal, tax, or accounting advice. Please consult your tax advisor.

## QUALITY & STABILITY

Not all Long Term Care insurance policies or the companies that issue them are alike. A Long Term Care insurance policy is only as good as the company behind it. For over 100 years Transamerica Life Insurance Company has provided quality insurance products to individuals, families, and businesses like yours. Your employees can benefit from the resources of one of the top financial services companies<sup>4</sup> and the experience that only a company with over 300,000<sup>5</sup> policyholders can provide.

## WHY MAKE LONG TERM CARE INSURANCE AVAILABLE?

While each personal encounter with long term care may be a significant one for those directly involved, long term care can also have considerable consequences on an employer and on the company's bottom line.

The most common reasons businesses allow Long Term Care insurance policies to be made available to their employees are to:

- Help protect the company's investment in its employees.
- Help reduce employee stress and turnover.
- Enhance existing benefit offerings.
- Help employees, their spouses, and other family members meet their needs for financial and insurance protection.
- Help recruit and retain quality employees.

TRANSAMERICA LIFE INSURANCE COMPANY

**TRANSCARE**<sup>®</sup>  
*Individual Long Term Care Insurance*

**II**

<sup>1</sup>“What’s Hot and What’s Not in Voluntary Benefits,” Aon Consulting Study, 2006.

<sup>2</sup>“Working Caregivers and Employer Health Care Costs,” National Alliance for Caregiving, 2010.

<sup>3</sup>Shelton, Phyllis. Long-Term Care: Your Financial Planning Guide. Tennessee: LTCI Publishing, 2007.

<sup>4</sup>A.M. Best, Best Week, June 15, 2009.

<sup>5</sup>Market Share – Covered Lives, American Association for Long-Term Care insurance, 2010 AALTCI Sourcebook

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy Series TLC 2-P 0410; In OR, TLC 2-P OR 0410.



**Home Office:** Cedar Rapids, IA .  
**Administrative Office:** P.O. Box 95302, Hurst, Texas 75302-5302

## CUSTOMIZE A PLAN TO HELP PROTECT YOUR FAMILY'S FUTURE.

*[TransCare<sup>®</sup> II] Long Term Care insurance provides you with a variety of standard and optional features. With these features you can customize your [TransCare<sup>®</sup> II] Long Term Care insurance policy to help protect your assets, preserve your independence and have more control over the care you receive.*

### **Standard Features<sup>1</sup>**

- Cash Benefit – Paid directly to you to use anyway you see fit
- 0-day Elimination Period for Home Health Care, Adult Day Care and the Cash Benefit
- 5-year rate guarantee
- Pays for out of pocket charges you incur for care at home, in the community such as an Adult Day Care or at an approved facility up to the daily maximum benefit amount you choose

### **Available Discounts<sup>1</sup>**

- Up to a [30%] discount for couples<sup>2</sup> who qualify for identical benefit amounts<sup>3</sup>
- Up to a [15%] discount for a member of a couple<sup>2</sup> applying alone or for different coverage
- Up to a [15%] preferred discount may be rewarded to individuals who have taken care of their health

### **Customize your policy with these optional benefits<sup>1</sup>**

**(additional premium may be required)**

- Benefit Increase Options help you meet future costs by keeping up with inflation – [Simple,] Compound[,] [Step-Rated Compound,] [or] [Deferred]
- Shared Care Benefit Rider allows couples<sup>2</sup> to share benefits
- Payment Choices – Single Pay, [5-year Pay,] [10-year Pay,] [Pay to age 65] [and] Lifetime
- Return of Premium – Paid premiums, minus any benefits paid, will be returned to your beneficiary upon your death

*The best way to help protect your future is to prepare. [Call] [your insurance agent/producer] [,] [Transamerica Life] [at XXX-XXX-XXXX] [or] [A]ttend an insurance sales presentation and enrollment meeting] for details about all your choices and for information on how [TransCare<sup>®</sup> II] Long Term Care insurance can help protect you from the high cost of long term care.*

<sup>1</sup>Not all benefits, discounts and options are available in all states. See your Outline of Coverage for details.

<sup>2</sup>The term “spouse/partner” and “couple” may include married persons, domestic partners and/or civil union partners. Consult your insurance agent/producer for details about requirements in your state.

<sup>3</sup>Must apply in good faith for identical benefits. Changes in benefit levels due to underwriting may result in the discount being reduced to [15%] for one or both members of the couple.

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy Series TLC 2-P 0410; In OR, TLC 2-P OR 0410.

**HOME OFFICE**

Cedar Rapids, IA

**ADMINISTRATIVE OFFICE**

P.O. Box 95302

Hurst, Texas 76053-5302

TRANSAMERICA LIFE INSURANCE COMPANY

TRANSCARE®

Individual Long Term Care Insurance

II

## *The [TransCare® II] Product*

A solid financial plan is key to helping you achieve your goals. However, whether your goals include protecting assets, preserving independence or having more control over your care, an unforeseen long term care need could seriously impact how you achieve these goals. [TransCare® II] Long Term Care insurance can help provide the protection you need.

With [TransCare® II], you'll benefit from the experience that only a company with over 300,000<sup>1</sup> Long Term Care insurance policyholders can provide. Whatever your goals may be, we are committed to maximizing your benefit choices. You have the security of a strong company supporting you and the flexibility you need to customize a policy that truly fits your goals.

### **Standard Features**

- Cash Benefit – Paid directly to you to use anyway you see fit
- 0-day Elimination Period for Home Health Care, Adult Day Care and the Cash Benefit
- Pays for out of pocket charges you incur for care at home, in the community or at an approved facility up to a daily maximum benefit amount you choose

### **Available Discounts**

- Up to [30%] discount for couples<sup>2</sup> who qualify for identical benefit amounts<sup>3</sup>
- Up to a [15%] discount for a member of a couple<sup>2</sup> applying alone or for different coverage
- Up to a [15%] preferred discount may be rewarded to individuals who have taken care of their health

### **Choose to add optional benefits to customize your policy**

***(additional premium may be required)***

- Shared Care Benefit Rider to allow couples to share benefits
- Benefit Increase Options to help your benefits meet future costs
- Nonforfeiture Benefit

*The best way to help protect your future is to prepare. [Call] [your insurance agent/producer] [.] [Transamerica Life] [at XXX-XXX-XXXX] [or] [A]ttend an insurance sales presentation and enrollment meeting] for details about all your choices and for information on how [TransCare® II] Long Term Care insurance can help protect you from the high cost of long term care.*



<sup>1</sup>LIMRA 2009.

<sup>2</sup>The term "couple" may include married persons, domestic partners and/or civil union partners and may vary by state.

<sup>3</sup>Must apply in good faith for identical benefits. Changes in benefit levels due to underwriting may result in the discount being reduced to [15%] for one or both members of the couple.

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy Series TLC 2-P 0410; In OR, TLC 2-P OR 0410.

**HOME OFFICE**

Cedar Rapids, IA

**ADMINISTRATIVE OFFICE**

P.O. Box 95302

Hurst, Texas 76053-5302



TRANSAMERICA LIFE INSURANCE COMPANY

# TRANSCARE® II

*Individual Long Term Care Insurance*

TLC PPT1 CMR TC2 AR 0711



TRANSAMERICA  
LIFE INSURANCE COMPANY

A solid financial plan, hard work and saving for your future are key to helping you achieve your retirement goals. However, even the best laid plans can go wrong. Why? An unforeseen long term care event could seriously impact how you achieve your goals and may deplete your savings and investments.

[As an Employee, ]TransCare® II Long Term Care insurance, underwritten by Transamerica Life Insurance Company, is now available to you. In the next few minutes, you will learn more about the valuable product available to you. If you have any questions, please call the National Sales Desk at the telephone number located at the end of this presentation.

## What if...?

*...something happened and you were no longer able to do the things that you do every day?*

*...an illness caused you to lose your ability to perform Activities of Daily Living\*?*

*...a disease resulted in severe cognitive impairment?*

*...professional care would cost \$38,000 to \$80,000 a year, depending on the amount of care you need?*

\*Activities of Daily Living (ADLs) include: Bathing, Continenence, Dressing, Eating, Toileting and Transferring.

\*\*American Association for Long-Term Care Insurance, 2010 AALTCI Sourcebook.

What if something happened and you were no longer able to do the things that you do every day?

What if an illness caused you to lose your ability to perform Activities of Daily Living?

What if a disease resulted in severe cognitive impairment?

What if professional care would cost \$38,000 to \$80,000 a year, depending on the amount of care you need?

Who would care for you? Where would you get the money?

For these reasons, you need someone you can trust to help you plan for the unexpected. Including TransCare® II Long Term Care insurance in your financial planning can be an effective way to help protect your savings and lifestyle.

***Failing to Plan is Planning to Fail***

<i>What Are Your Chances? After you reach the age of 65...</i>	<b>For Women</b>	<b>For Men</b>
Major House Fire*	2.6%	2.2%
Severe Car Accident*	18.0%	15.5%
Becoming ADL** Deficient or Cognitively Impaired*	72.0%	44.0%

\*American Association for Long-Term Care Insurance, 2010 AALTCI Sourcebook

\*\*Activities of Daily Living (ADLs) include: Bathing, Continence, Dressing, Eating, Toileting and Transferring.

People today plan for unexpected events by purchasing homeowner's and automobile insurance. They consider it a part of sensible planning. Preparing for a long term care need is just as important, especially when you consider the following: after the age of 65, the chance of becoming deficient in performing Activities of Daily Living or becoming cognitively impaired is 72% for women and 44% for men. What does this mean to you? As you age, your risk of needing long term care may increase. However, no one knows what the future will bring. Planning now with TransCare® II will help assure that your hard-earned retirement savings are used for their original purpose – enjoying life as you age.

## Cost of Care: A Comparison

2009 Averages	Cost*
Semi-Private Room Nursing Home	[\$200]/day
Private Room Nursing Home	[\$225]/day
Assisted Living [or Long Term Care] Facility	[\$3,190]/month
Homes Health Aid	[\$21]/hour
Homemaker Services	[\$19]/hour
Adult Day Health Care	[\$66]/day

\*American Association for Long-Term Care Insurance, 2010 AALTCI Sourcebook.

The 2009 national average cost of a private room in a nursing home is about \$[82,000] a year. Beyond nursing home stays, other forms of long term care can be just as costly. The national average cost of an assisted living facility is about \$[38,000] a year, and home health care can cut into any budget with a national average cost of \$[21.00] per hour for a home health aide.

You can easily see that the need for long term care may be an expensive risk that you should not ignore. These costs are only expected to continue increasing. So ask yourself, if an extended illness or injury left you needing long term care services, how would you pay for your care? By purchasing a Policy, you could use TransCare® II Long Term Care insurance to help pay for these services.

## Individual Long Term Care Insurance

Comprehensive Coverage

Competitive Premium Rates

[Reduced Underwriting Procedures\*]

[\*Available to eligible individuals]

An unforeseen long term care event could seriously impact how you achieve your goals and may deplete your savings and investments. In today's ever-changing environment, you need someone to help you prepare for the unexpected. With TransCare® II you get comprehensive coverage with benefit increase options at rates that may be surprisingly affordable to you [and reduced underwriting requirements that may make it easier and quicker for you to obtain coverage]. TransCare® II helps provide you with the protection you need for life's unexpected events while also giving you the flexibility to customize a Long Term Care insurance Policy that can fit your needs, not only now, but also in the future.

## Why TransCare® II?

- The need for long term care can happen at any time – no matter what your age
- Long term care can be expensive
- Helps protect retirement savings
- May relieve your family from the burden of caring for you
- Helps protect your freedom of choice

*"This is too important an issue to overlook"*

– Joan S., TX

TransCare® II is designed to give you the comprehensive coverage you need should you require long term care services.

Once you purchase TransCare® II it will be there should you ever need long term care no matter what your age.

TransCare® II will be there to help cover the high cost of long term care and help you preserve your retirement savings.

With TransCare® II, family and friends may not face the need of caring for you.

And you have more control over the type of care you receive and where you receive it.

## Comprehensive Coverage: At A Glance

- **Home Care and Adult Day Care**
- **Respite Care**
- **Remain at Home Benefit**
  - Home Modifications
  - Caregiver Training for a Volunteer Caregiver
  - Therapeutic Devices or Technology
  - Medical Alert System
- **Long Term Care Facilities**
  - Assisted Living Facilities
  - Nursing Homes

TransCare® II Long Term Care insurance includes benefits for a range of long term care services. Because many people are served best in the comfortable surroundings of their own homes, TransCare® II covers a variety of home care needs, including Adult Day Care and Respite Care. A Remain at Home Benefit can be used to pay for home modifications like ramps or grab bars, training for a volunteer caregiver, therapeutic devices or technology like wheelchairs or hospital-style beds, and a medical alert system. Of course, coverage also includes care in a Long Term Care Facility if that type of care is necessary.

## Reduced Underwriting Procedures

- Available to eligible [employees/members]
- Limited medical questions if applying for standard coverage
- [Premium payments paid through [payroll deduction]]

[Because you are a[n] [Employee], you may be eligible for Reduced Underwriting Procedures. With Reduced Underwriting Procedures, you will only have to complete certain sections of the application for coverage. This allows your policy to be issued faster. Additionally, you may also pay your premiums through the convenience of payroll deduction. Other eligible individuals such as spouses/partners, parents, in-laws, siblings and other extended family members will need to complete the entire application and undergo full underwriting.]

## Example of a Standard Benefit

### A benefit included in your TransCare® II Policy Care Coordination and Your Care Coordinator

- Assesses your care needs
- Establishes a Plan of Care
- Monitors your progress and makes changes to the plan of care
- Approves Remain at Home Benefit
  - Home modifications
  - Therapeutic device or technology
  - Medical alert system
  - Caregiving training for a volunteer caregiver

The need for long term care services can be a highly stressful situation for you and your family. Perhaps you live far away from loved ones or you are simply not sure of the care you need. There are many questions to be answered and important decisions to be made, such as:

- What type of care do I need?
- Where do I find a qualified provider?
- How much will the services cost?
- What other alternatives are available?

A Care Coordinator is a Licensed Health Care Practitioner who is familiar with your community and the variety of resources and services available to you. You may use them to help you identify the care you need by establishing a Plan of Care and finding care providers from which you may choose to receive services, if needed. Since TransCare® II emphasizes remaining at home for as long as possible, your care coordinator can also help determine what you need to be able to do so. Using one of our listed Care Coordination is required in order to access the Remain at Home Benefit.

## Example of an Optional Benefit

### Shared Care Benefit Rider\*

- Couples\*\* can share each other's long term care benefits should one exhaust their own benefits
- You and your spouse/partner must purchase and maintain identical policies
- Maximizes long term care protection
- Increases flexibility in an uncertain future

\*Couples must be issued and maintain identical benefits.

\*\*The term "spouse/partner" and "couple" may include married persons, domestic partners and/or civil union partners.

You never know what life may bring your way. Unforeseen circumstances can impact even the best laid plans. That's why we designed TransCare® II's Shared Care Benefit Rider to help with the unexpected. It allows couples to share each other's long term care benefits should one exhaust their own benefits, thereby maximizing their long term care protection. This valuable benefit helps increase your flexibility in an uncertain future.

For example, let's say that you and your spouse/partner purchase and maintain identical coverage with a Policy Maximum Amount of [\$250,000] each. Should one of you exhaust your Policy Maximum Amount, that person can then access the other's Policy benefits with the spouse/partner's written permission.

## Overview

- Discount[s] for you, [and] your spouse[, and all eligible family members]
- Comprehensive coverage with
  - Long Term Care Facilities
  - Home Care and Adult Day Care
  - Shared Care
- Convenient payment plans
- [Reduced Underwriting Procedures]

*"Knowing that the insurance was there...helped tremendously."*

– Connie E., TX

In summary, [by purchasing TransCare® II [through the [Employee VIP Program] you and your family members will receive [up to a 10%] discount[s] off of standard premium rates.] [T]here is up to a [30%] discount for married couples and domestic partners who are issued and maintain identical benefits. For couples that are not applying together or not requesting identical benefits, there is up to a [15%] discount for that member of the couple.

Individuals who have maintained their health may be rewarded with a discount of up to [10%] as compared to standard premium rates. The Preferred Health Discount may be offered in addition to other discounts available.

Additionally, with TransCare® II you will receive a comprehensive product that gives you more control over your care and the ability to customize a policy to meet your future needs. [Because of the Reduced Underwriting Procedures available to eligible employees your policy may be issued more quickly.]

## An Example: Deb & Mike

- Identical Policies
- Shared Care Benefit Rider
- Care at Home
- Long Term Care Facility, when necessary
- Used their retirement for its purpose—

*Living Life*



[Debbie] [and] [Mike] were [48] and [52] when they began to really look at their retirement and financial future. At this stage in their lives, both of their children were in college in other states, and they started looking forward to retirement. They also wanted to be prepared for the unexpected so they purchased identical [\$250,000] TransCare® II policies from Transamerica Life Insurance Company. Their policies included the Shared Care Benefit Rider. They also opted for a 10-pay Limited Payment plan because they wanted to finish paying for their Policies before they retired.

At age [72], [Mike] was diagnosed with Alzheimer's disease and after qualifying for benefits, his Long Term Care insurance Policy paid for [Debbie] to receive caregiver training and covered his Home Health Care so [Debbie] would have additional help caring for [Mike]. Because TransCare® II emphasizes care at home, the Policy helped pay to have the required care that [Mike] needed in the comfort of his own home. It also provided for the additional Long Term Facility care that he needed as the disease advanced.

Throughout [Mike's] illness, [Debbie] was able to use their retirement savings for its intended purpose – living life – because they purchased a TransCare® II Policy. [Mike's] required care cost almost [\$200,000] before he passed away. Upon his death, he had a [\$50,000] Policy Maximum Amount remaining. Because they purchased the Shared Care Benefit Rider, the balance of his Policy Maximum Amount transferred to [Debbie's] Policy without increasing her current premium.

## Learn More

To learn more about long term care and long term care insurance, [attend an insurance sales seminar and enrollment meeting] [or] [contact:]

**[Agent/Producer Name]**

**[(XXX) XXX-XXXX]**

**[Enrollment Seminar**

**Date/Time/Room]**

*A licensed agent will be  
available to answer your questions.*

This is an individual Long Term Care Insurance policy underwritten by Transamerica Life Insurance Company. Policy TLC 2-P AR 0410. Qualifying for benefits is required. Exclusions and limitations apply. Premiums and benefits vary depending upon plan selected. Home Office: Cedar Rapids, Iowa; Administrative Office: PO Box 95302, Hurst, Texas 76053-5302.



We understand that this is a lot of information to consider. We encourage you to discuss these things with your family and friends and figure out what works best for you.

If you would like greater detail, a licensed Long Term Care insurance agent/producer will be happy to answer questions that you may have. [Or learn more in person by attending an insurance sales seminar and enrollment meeting [on month xx, xxxx in Room XXXXX at XX:XX x.m.]]. The information provided in this presentation is a general overview of long term care.

SERFF Tracking Number: AEGJ-127389857 State: Arkansas  
 Filing Company: Transamerica Life Insurance Company State Tracking Number: 49724  
 Company Tracking Number: TLC BIOF TC2 0611 ET AL  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
 Product Name: ADV TLC BIOF TC2 0611 et al  
 Project Name/Number: ADV TLC BIOF TC2 0611 et al/ADV TLC BIOF TC2 0611 et al

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Cover Letter	Filed	09/20/2011
<b>Comments:</b>			
<b>Attachment:</b>			
	AR ltr.pdf		

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	AR Statement of Variability	Filed	09/20/2011
<b>Comments:</b>			
<b>Attachment:</b>			
	AR Statement of Variability.pdf		

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Objection Response Letter 9-14-11	Filed	09/20/2011
<b>Comments:</b>			
<b>Attachment:</b>			
	AR Obj resp ltr 9-14-11.pdf		



Home Office: Cedar Rapids, Iowa  
Long Term Care Division  
P O Box 95302  
Hurst, Texas 76053-5302  
800-553-7600, ext 3381  
patricia.holt@transamerica.com

September 1, 2011

Commissioner Jay Bradford  
Arkansas Insurance Department  
1200 West 3<sup>rd</sup> Street  
Little Rock, AR 72201-1904

RE: **Long Term Care Advertising**

**NAIC #:** 86231  
**FEIN #:** 39-0989781

**Form # / Description:**

TLC BIOF TC2 0611	Invitation to Inquire
TLC EM TC2 0611	Invitation to Inquire
TLC MPF TC2 0611	Invitation to Inquire
TLC PF TC2 0611	Invitation to Inquire
TLC PPT1 CMR TC2 AR 0711	Power Point Presentation

Dear Commissioner Bradford:

Enclosed are the referenced forms submitted for your review and approval. These forms are not intended to replace any previously approved forms.

These forms will be used to solicit policy form TLC 2-P AR 0410, et al., which was approved by your department on October 11, 2011.

It is our intention to use these forms in both paper and electronic form.

Bracketed information is intended to be variable. Please see the attached Variables documents on the Supporting Documentation tab.

We trust that these forms will meet with your approval. If you have any questions, please contact me.  
Sincerely,

A handwritten signature in cursive script that reads "Patsy B. Holt".

Patsy B. Holt  
Advertising Analyst  
Transamerica Long Term Care Division



Home Office: Cedar Rapids, Iowa  
Long Term Care Division  
P.O. Box 95302  
Hurst, TX 76053-5302

**Arkansas Statement of Variability  
For Form(s) TLC BIOF TC2 0611, TLC EM TC2 0611, TLC MPF TC2 0611  
& TLC PF TC2 0611**

**TLC BIOF TC2 0611  
TLC EM TC2 0611  
TLC MPF TC2 0611  
TLC PF TC2 0611**

**Invitation to Inquire  
Invitation to Inquire  
Invitation to Inquire  
Invitation to Inquire**

The [Product Name] is variable throughout each piece and will list the Product Name for accommodating the different marketing packages. The Product Name could be: TransCare, TransCare II, Transamerica Secure, Transamerica Secure II.

Contact [your insurance agent/producer] [or] [Transamerica Life] for details. – is variable throughout each form depending upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.

**TLC BIOF TC2 0611**

The [3%] [5%] Compound Benefit Increase Option is ... current dollar amount” will be included if the 3% or 5% CBIO is included in the package being offered.

The [3%] [5%] Simple Benefit Increase Option is ... original dollar amount” will be included if the 3% or 5% CBIO is included in the package being offered.

[Call] [your insurance agent/producer] [,] [Transamerica Life [at XXX-XXX-XXXX]/ [or] [A]ttend an insurance sales presentation and enrollment meeting].” - is variable depending upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.

**TLC EM TC2 0611  
No other variables**

**TLC MPF TC2 0611**

Up to [30%] couples discount available to couples who qualify for identical benefits– will appear only if spouse/partner coverage is applicable. The discount will range from 5% to 30% depending upon the employer/association.

Up to [15%] - discount for member of a couple applying alone or for different coverage - will be between 5% and 15%

Up to 15%” Preferred Health Discount – will be between 5% and 15%

[Simple,] [,] [Step-Rated Compound,] [or] [Deferred] will display, if included in the marketing package being offered.

Payment Choices:

[5-year Pay,] [10-year Pay,] [Pay to age 65] [and] – could be 5, 10, 15, 20 years..

[Call] [your insurance agent/producer] [,] [Transamerica Life [at XXX-XXX-XXXX]/ [or] [A]ttend an insurance sales presentation and enrollment meeting].” - is variable depending upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.

Footnote 3: reduced to [15%] - can be 5% or 15%.

### **TLC PF TC2 0611**

Up to [30%] couples discount available to couples who qualify for identical benefits” – will appear only if spouse/partner coverage is applicable. The discount will range from 5% to 30% depending upon the employer/association.

Up to [15%] - discount for member of a couple applying alone or for different coverage - will be between 5% and 15%

Up to 15%” Preferred Health Discount – will be between 5% and 15%

[Call] [your insurance agent/producer] [,] [Transamerica Life [at XXX-XXX-XXXX]/ [or] [A]ttend an insurance sales presentation and enrollment meeting].” - is variable depending upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.

Footnote 3: reduced to [15%] can be 5% or 15%

### **TLC PPT1 CMR TC2 AR 0711**

**Page 1:**

[As an Employee] - will be Employee to which the offer is being made.

**Page 4:**

[200] – will reflect information when it becomes available and/or updated.

[225] – will reflect information when it becomes available and/or updated.

[3,190] – will reflect information when it becomes available and/or updated.

[21] – will reflect information when it becomes available and/or updated.

[19] – will reflect information when it becomes available and/or updated.

[66] – will reflect information when it becomes available and/or updated.

[82,000] – will reflect information when it becomes available

[38,000] – will reflect information when it becomes available

[21.00] – will reflect information when it becomes available

**Page 5:**

[Reduced Underwriting Procedures\*] will not appear unless underwriting concessions have been made with the employer/company.

[and reduced underwriting requirements that may make.....] will not appear unless underwriting concessions have been made with the employer/company.

**Page 8:**

The entire slide & note is variable, depending upon whether underwriting concessions are applicable to the employer/company.

**Page 10:**

[\$250,000]- will reflect the Policy Maximum Amount chosen.

**Page 11:**

[s] [and] [, and all eligible family members] – will appear if more than one discount is applicable.

[Reduced Underwriting Procedures] will not appear unless underwriting concessions have been made with the employer/company.

[by purchasing TransCare II [through the [Employee VIP Program] you and your family members will receive [up to a 10%] discount[s] off of standard premium rates.] – will be applicable to the employer/company.

[T] – maybe be capitalized or lower case depending on the variability of the sentence before.

[30%] – will appear only if spouse/partner coverage is applicable. This discount will range from 5% to 30% depending upon the employer/company.

[15%] – will be between 5% and 15%.

[10%] – will be between 5% and 10%.

[Because of the Reduced Underwriting Procedures.....] will not appear unless underwriting concessions have been made with the employer/company

**Page 12:**

Names could be:

[Debbie] - Debbie, Mark, Emma, Maria, Chris – and will be one name throughout brochure

[Mike] - Mike, Jamie, Shawn, Juan, Taylor – and will be one name throughout the brochure

Ages could be:  
[48] – 40 to 62  
[52] – 40 to 62

Policy amount could be:  
[\$250,000] –

Age could be:  
[72] – 75-85

Cost of Care:  
[\$200,000] - cost will be variable depending on required care cost

Amount remaining could be:  
[50,000] – the difference between policy amount and care cost amount used.

**Page 13:**

[or] [contact] [Agent/Producer Name] [Phone Number] [Enrollment Seminar Date/Time/Room]  
[or learn more....] - will be variable depending if the company has a seminar and/or enrollment-  
each employer/company assigned a unique phone number for employee/members and their  
families to call licensed producers.



Home Office: Cedar Rapids, Iowa  
Long Term Care Division  
P O Box 95302  
Hurst, Texas 76053-5302  
800-553-7600, ext 3381  
patricia.holt@transamerica.com

September 14, 2011

Arkansas Insurance Department  
Attn: Donna Lambert  
1200 West 3<sup>rd</sup> Street  
Little Rock, AR 72201-1904

RE: SERFF Objection dated 9/6/2011

Dear Ms. Lambert:

Pursuant to your 9/6/11 objection, you are correct that there was typo in our approval date of form TLC 2-P AR 0410. We have corrected this information below:

TLC 2-P AR 0410 was approved 10/11/10 under SERFF #AEGJ-126778143. We apologize for any inconvenience this might have caused

Thank you for your continued review of this filing.

If you have any other questions, please do not hesitate to contact me directly.

Sincerely,

A handwritten signature in black ink that reads "Patsy B. Holt". The signature is written in a cursive, flowing style.

Patsy B. Holt  
Advertising Analyst  
Transamerica Long Term Care Division