

SERFF Tracking Number: AEGJ-127924099 State: Arkansas  
Filing Company: Transamerica Life Insurance Company State Tracking Number: 50574  
Company Tracking Number: ADV CHF LBR PPT3  
TOI: LTC05I Individual Long Term Care - Nursing Sub-TOI: LTC05I.001 Qualified  
Home & Home Health Care  
Product Name: ADV CHF LBR PPT3  
Project Name/Number: ADV CHF LBR PPT3/ADV CHF LBR PPT3

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: ADV CHF LBR PPT3 SERFF Tr Num: AEGJ-127924099 State: Arkansas  
TOI: LTC05I Individual Long Term Care - SERFF Status: Closed-Filed State Tr Num: 50574  
Nursing Home & Home Health Care  
Sub-TOI: LTC05I.001 Qualified Co Tr Num: ADV CHF LBR PPT3 State Status: Filed-Closed  
Filing Type: Advertisement Reviewer(s): Donna Lambert  
Disposition Date: 01/03/2012  
Authors: Julie Maclin, Joan Shumaker, Patsy Holt  
Date Submitted: 12/27/2011 Disposition Status: Filed  
Implementation Date Requested: On Approval Implementation Date: 02/03/2012  
State Filing Description:

## General Information

Project Name: ADV CHF LBR PPT3 Status of Filing in Domicile: Not Filed  
Project Number: ADV CHF LBR PPT3 Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 01/03/2012  
State Status Changed: 01/03/2012  
Deemer Date: Created By: Julie Maclin  
Submitted By: Joan Shumaker Corresponding Filing Tracking Number:  
Filing Description:  
Please see cover letter under Supporting Documentation tab.

## Company and Contact

### Filing Contact Information

Julie Maclin, Senior Policy Analyst julie.maclin@transamerica.com  
P.O. Box 93007 800-553-7600 [Phone] 3446 [Ext]  
Hurst, TX 76053-3007 817-285-3394 [FAX]

### Filing Company Information





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## **Disposition**

Disposition Date: 01/03/2012

Implementation Date: 02/03/2012

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
<b>Supporting Document (revised)</b>	Cover Letter 12-27-11	Filed	Yes
<b>Supporting Document</b>	Cover Letter 12-27-11	Replaced	Yes
<b>Supporting Document (revised)</b>	AR Variables	Filed	Yes
<b>Supporting Document</b>	CHF LBR PPT3 Variables	Replaced	Yes
<b>Form (revised)</b>	Empty Chair Flyer	Filed	Yes
<b>Form</b>	Empty Chair Flyer	Replaced	Yes
<b>Form (revised)</b>	Longevity Brochure	Filed	Yes
<b>Form</b>	Longevity Brochure	Replaced	Yes
<b>Form (revised)</b>	Consumer PowerPoint	Filed	Yes
<b>Form</b>	Consumer PowerPoint	Replaced	Yes

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 12/28/2011  
Submitted Date 12/28/2011  
Respond By Date 01/30/2012

Dear Julie Maclin,

This will acknowledge receipt of the captioned filing. Arkansas Rule 13 Sec. 23 B(3) requires disclosure that advertising material is a solicitation of insurance. Please add a statement to the forms in bold type or other conspicuous manner. Include a statement that contact will be made by an agent if that is the case.

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 12/29/2011  
 Submitted Date 12/29/2011

Dear Donna Lambert,

### Comments:

Thank you for your letter of 10/28/11. We have made changes to the entire filing to add the disclaimers you requested.

### Response 1

Comments: Please see the updated advertising pieces on the Form Schedule tab. We also updated the filing letter and variables document on the Supporting Documentation tab.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: Cover Letter 12-27-11

Comment:

Satisfied -Name: AR Variables

Comment:

#### Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Empty Chair Flyer	TLC CHF TC2 AR 0112		Advertising	Initial		0.000	TLC CHF TC2 AR 0112.pdf
<b>Previous Version</b>							
Empty Chair Flyer	TLC CHF TC2 0112		Advertising	Initial		0.000	TLC CHF TC2 0112.pdf
Longevity Brochure	TLC LBR TC2 AR		Advertising	Initial		0.000	TLC LBR TC2 AR

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1111 1111.pdf

**Previous Version**

Longevity Brochure	TLC LBR TC2 1111	Advertising	Initial	0.000	TLC LBR TC2 1111.pdf
Consumer PowerPoint	TLC PPT3 CMR TC2 AR 1111	Advertising	Initial	0.000	TLC PPT3 CMR TC2 AR 1111.pdf

**Previous Version**

Consumer PowerPoint	TLC PPT3 CMR TC2 1111	Advertising	Initial	0.000	TLC PPT3 CMR TC2 1111.pdf
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No Rate/Rule Schedule items changed.

We appreciate your continued review of this filing.

Please let me know if you have any questions.

Sincerely,

Joan Shumaker, Julie Maclin, Patsy Holt

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## Form Schedule

### Lead Form Number: TLC CHF TC2 0112

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/03/2012	TLC CHF TC2 AR 0112	Advertising	Empty Chair Flyer	Initial		0.000	TLC CHF TC2 AR 0112.pdf
Filed 01/03/2012	TLC LBR TC2 AR 1111	Advertising	Longevity Brochure	Initial		0.000	TLC LBR TC2 AR 1111.pdf
Filed 01/03/2012	TLC PPT3 CMR TC2 AR 1111	Advertising	Consumer PowerPoint	Initial		0.000	TLC PPT3 CMR TC2 AR 1111.pdf

TRANSAMERICA LIFE INSURANCE COMPANY

# TRANSCARE<sup>®</sup>

*Individual Long Term Care Insurance*

# II



## DON'T BE FACED WITH AN EMPTY CHAIR

### *Transamerica Executive Advantage Program<sup>SM</sup>*

Disruption and absenteeism due to employees' care giving duties costs U.S. employers an additional \$13.4 billion per year.<sup>1</sup> Reward key employees with a benefit that will help them far into the future and add to your business' bottom line and provide them added peace of mind knowing their families' needs may be planned for.

This program enables you to make available TransCare<sup>®</sup> II Long Term Care Insurance to your employees, as well as:

- Help prevent the loss of a key team member due to becoming a full-time caregiver by offering coverage and discounts to eligible family members.
- Reduce the impact of long-term care's potential to deplete assets and/or a crucial team member's time.
- Take advantage of current law which provides incentives to use corporate funds to purchase Long Term Care insurance.
- Providing discounts which are available for qualified groups.

*Call [your insurance agent/producer]  
[at XXX-XXX-XXXX] to learn more.*



<sup>1</sup>"Working Caregivers & Employer Health Care Costs" National Alliance for Caregiving, February 2010. Note: Employee LTCi contributions are currently not eligible for pre-tax consideration under IRS sec.125 plans. Neither Transamerica Life Insurance Company nor any of its agents give legal, tax, or accounting advice. Please consult your tax advisor.

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 AR 0410.

This is a solicitation for long term care insurance and an insurance producer/agent will contact you.

**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

**WILL YOU OUTLIVE YOUR MONEY?**

*A longer life provides more time for home, family, travel, leisure and the unexpected.*

 **TRANSAMERICA**  
LIFE INSURANCE COMPANY



[Ray] and [Jennifer] lived in the same house for 40 years. [Ray] worked from home and always had a project going in the garage. [Jennifer]'s nursing career sometimes meant odd hours at the hospital. With four children, life was never dull. The years passed quickly and retirement came knocking on the door sooner than they expected.

Thinking that Social Security and Medicare would provide a lot of their support during retirement, [Ray] planned on a full retirement at 65. Knowing that life expectancy in the 1960s was around age 75<sup>1</sup>, he thought he only needed around 10 years of savings for him and his wife to live an adventurous and enjoyable retirement.

But when retirement arrived, they found out things had changed. Life expectancy had increased dramatically and government programs did not pay for as much as they thought they would. Today the typical person may live longer than ever before:

- Nearly a third of men will live past age 85.<sup>1</sup>
- More than a fourth of women will live past age 90.<sup>1</sup>
- On average, some 8% of the population will live past age 95.<sup>1</sup>

[Ray]'s plan to fund 10 or even 15 years of retirement could very well come up short these days.

Have you considered that your retirement could last decades? That can be a wonderful time to enjoy life, but it also leaves a bigger window of time for the unexpected. The older you get, the greater likelihood you may require some form of long term care and those services may be expensive and may deplete your savings quickly.

Fortunately, there is a way to help plan for that. TransCare® II Long Term Care insurance from Transamerica Life Insurance Company is a smart way to help protect your retirement when longevity is on the rise.

*Even diligent planners can miss some aspects of preparing for a retirement that could last for decades.*

<sup>1</sup>National Vital Statistics Report, U.S. Department of Health and Human Services, June 28, 2010.

# What may a longer life mean for you?

Consider what you are expecting from retirement. Is it home time, family time, travel time, or even work? What will it take to fund your expectations? Nearly one-third of adults say they are unsure they will have sufficient income and assets for retirement.<sup>2</sup>

You may have wisely considered some important aspects of planning for longevity:

- Build and preserve assets
- Sustain an income stream for a long life
- Protect investments from an uncertain economy
- Provide for health care contingencies

You may not have considered it, but one contingency to include in your planning is Long Term Care insurance. At least 70 percent of people over age 65 will require some long term care services at some point in their lives.<sup>3</sup>

## What is Long Term Care and Long Term Care insurance?

**Long term care** is the extended care you may need if an accident, prolonged illness, or disability makes it difficult for you to care for yourself. Long term care is a range of services designed to meet chronic health care or personal care needs over an extended period of time. Among the services included are Home Care and Facility Care.

**Long Term Care insurance** is a way to help plan for the expenses incurred when you need care over a long period of time. Some of these services can be expensive and may deplete your savings quickly. It may also help protect your family from having to be your primary caregiver.

<sup>2</sup>How the Great Recession Has Changed Life in America, Pew Research Center, June 30, 2010.

<sup>3</sup>An Informational Fact Sheet, Florida's Long-Term Care Partnership Program, April 27, 2010.

## A cost worth counting

Imagine how long your retirement savings would last if you paid cash for a new \$80,000 luxury car every single year. That same \$80,000<sup>4</sup> is the average annual cost of a Nursing Home. An Assisted Living Facility costs nearly \$38,000<sup>4</sup> per year. Even care at home may be expensive. Only three hours of care a day by a Home Health Aide averages \$23,000<sup>4</sup> per year. If both you and a spouse/partner<sup>5</sup> require care, that's twice the demand on your mutual retirement plan.

## A plan to cover the expenses

Most people try to plan ahead for unexpected events such as storm damage, car accident or a fire. However, when you consider the chances that you have of requiring some type of extended care during your lifetime, you can see why planning ahead for a long term care event is important. Wise planners provide for long term care costs with options based on their personal circumstances, such as:

- **Self-Pay** – You may pay current or future long term care costs out of pocket from your personal savings. Long term care is not typically covered by health or disability insurance.
- **Government Programs** – You may rely on a public assistance program to help cover long term care costs. Medicaid currently provides services for people with limited assets and resources. To qualify, you must spend down the assets you may have hoped to spend on retirement or leave to your family. Restrictions vary by state. Medicare may meet some needs, but the Social Security Administration states that “Medicare does not pay for long term care.”<sup>6</sup>
- **Long Term Care insurance** – You may select an insurance policy designed specifically to cover long term care costs. These policies provide options to fit your personal needs and help you stay as independent as possible, with premiums you select to fit your budget.

## A longer life leaves more room for unexpected events

According to the U.S. Government, more people are living to an older age. In fact, the number of people who are expected to live past age 85 will rise by more than 230% by the middle of this century.<sup>7</sup> Not only may longer lives require more care, but every year is another year worth protecting from the long term care costs of an unexpected event.

<sup>4</sup>American Association for Long-Term Care Insurance, 2010 AALTCI Sourcebook.

<sup>5</sup>The term “spouse/partner” and “couple” may include legal spouses, domestic partners and/or civil union partners. Consult your insurance agent/producer for details about requirements in your state.

<sup>6</sup> Social Security Administration Form SSA-7005-SM-SI (5/09)

<sup>7</sup>The Next Four Decades: The Older Population in the United States, U.S. Census Bureau, May 2010.



## Advantages of Long Term Care insurance

Your plan for a longer life should consider all your options. However, many people rely on Long Term Care insurance because it offers them advantages such as:

- Long Term Care insurance benefits are available the moment coverage begins after any applicable Elimination Period. Long Term Care insurance may help protect families from unexpected caregiving responsibilities.
- Long Term Care insurance offers inflation protection options.
- Long Term Care insurance benefits may be shared by couples.<sup>8</sup>
- Long Term Care insurance transfers one of the biggest financial risks you may face to a predictable, manageable product.

When is the right time...

*to buy Long Term Care insurance? **Now.***

It's a simple answer, but it makes sense. You may think the need for Long Term Care insurance can be postponed because you may have a longer life expectancy, and why pay for something now that you may not use for many years? But you never know when you may need extended care in your life. For example, an accident or illness may cause you to need care to complete everyday activities and to rely on your family and friends to help you.

In addition to the added protection, younger consumers may be able to take advantage of lower pricing and/or health discounts, since part of Long Term Care insurance pricing is based on health and age. And once you receive a discount, it cannot be removed because of changes in your life.

Growing older is a part of life. With every passing year, the likelihood increases that you or your spouse/partner<sup>8</sup> may need long term care. By planning ahead for that possibility with Long Term Care insurance, you are helping to protect your freedom of choice, assets and your family, should you need extended care.

<sup>8</sup>The term "spouse/partner" and "couple" may include legal spouses, domestic partners and/or civil union partners.

TRANSAMERICA LIFE INSURANCE COMPANY  
AND  
TRANSCARE® II

*Here for the Long Term*

An unforeseen long term care need could seriously impact your future. TransCare® II may help protect your hard-earned savings from the high cost of long term care services. With TransCare® II, you may benefit from the resources of one of the largest financial services companies and the experience that only a company with over 300,000<sup>9</sup> policyholders can provide.

TransCare® II Long-Term Care insurance is designed with your needs in mind. It provides you with the flexibility and options you want to customize a Policy that can fit your needs.

*For more information, call your licensed insurance agent/producer or contact  
Transamerica Life Insurance Company and we will have a licensed  
insurance agent/producer contact you.*

TRANSAMERICA LIFE INSURANCE COMPANY

TRANSCARE®  
*Individual Long Term Care Insurance*

II

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 AR 0410.

This is a solicitation for long term care insurance and an insurance producer/agent will contact you.

**Transamerica Life Insurance Company**

Home Office:  
Cedar Rapids, Iowa



Administrative Office:  
P.O. Box 95302  
Hurst, Texas 76053-5302

<sup>9</sup>Market Share - Covered Lives, American Association for Long-Term Care Insurance, 2010 AALTCI Sourcebook.

TRANSAMERICA LIFE INSURANCE COMPANY  
**TRANSCARE® II**  
*Individual Long Term Care Insurance*

TLC PPT3 CMR TC2 1111

 TRANSAMERICA  
LIFE INSURANCE COMPANY

You may not know how you will pay for long term care services should an event occur to you or a loved one. This presentation is intended to give you a general overview of possible funding methods that you may have available for paying for long term care.

## How Do You Pay for Long Term Care?

Your Savings and Investments

Family and Friends

Government Programs

Long Term Care Insurance

There are various methods that people use today to pay for long term care. Some people must rely on their savings and investments; others rely on family and friends to provide informal care; there are some government programs that act as a safety net should you not be able to afford the cost; and finally there is Long Term Care Insurance. We will talk about each of these methods in the next sections of this presentation. This is not an exhaustive list of funding methods for long term care; however this will give you an idea of the options that may be available.

## Your Savings and Investments

	Amount Saved*	[Long Term Care (LTC) Facility] Daily Cost**	Days In [Long Term Care (LTC) Facility]
Saving \$5000.00 annually compounded at [5%] for [10] years	[\$71,033.94]	[\$219]	[324] days
Saving \$5000.00 annually compounded at [5%] for [15] years	[\$118,287.46]	[\$280]	[423] days
Saving \$5000.00 annually compounded at [5%] for [20] years	[\$178,596.26]	[\$357]	[501] days

### Using your savings:

After [10] years, saved enough for [almost 1 year in an LTC Facility]

After [15] years, saved enough for [just over 1 year in an LTC Facility]

After [20] years, saved enough for [one year and 136 days in an LTC Facility]

\* Investing [\$5,000] annually. Assumes adequate and available funding and ignores fluctuations in investment values and the timing of withdrawals. \*\* Based on [Paying for Long Term Care, National Clearinghouse for Long-Term Care Information] (national average), compounded [5%] annually for inflation.

Using your retirement savings and investments can present a risk to your financial plan. Even if there is only a modest need for assistance, the cost could become significant. But, let's say that you are confident that you can save and invest to accumulate enough money to fund the expense. We will use [Long Term Care Facilities] in this example. In this example, [\$5,000] per year is being invested to one day meet the costs associated with long term care. Let's also assume a [5%] rate of return for a [10] year, [15] year and [20] year period. Based on these assumptions, after [10] years you will only have saved enough for [324] days in a [Long Term Care Facility]; after [15] years, you will have saved enough for a little more than a year in a [Long Term Care Facility]; and after [20] years, you will have saved slightly more, but you will still only be able to afford [1 year and 136 days] in a [Long Term Care Facility].

Based on this example, you can easily see how a long term care event can negatively impact your financial plan.

## Family and Friends

- Family and friends may need to care for you
- Consider time commitment and financial impact your long term care needs may have on them
  - Lost time at work
  - Career impact
- Let them offer help out of compassion instead of necessity

*"Looking back I don't know how we did it, but through all the tears and time missed from work we made it through."*

– Theresa B., TX

Some people rely on the informal care that can be provided by family and friends. Although this type of care may not have an immediate monetary cost that can be quantified, there are still costs such as the emotional impact of caring for a loved one. Caregivers face challenges that affect not only their personal activities but their work and career as well. Some caregivers find that they must adjust their work schedule to accommodate the additional responsibility of caregiving. This may not only affect their finances now, but it may also diminish the amount of money they can set aside for their own retirement.

## What About Government Assistance?

- Medicaid is a welfare program for those with limited incomes, few assets and available resources.\*
- Medicare and most health insurance plans – including Medicare Supplemental insurance – may not cover long term care services.\*
- The National Association of Insurance Commissioners states that you should not rely on Medicare to pay for your long term care needs.\*\*
- The U.S. Government states that “Medicare and most health insurance plans, including Medigap (Medicare Supplement Insurance) policies don’t pay for this type of care”\*\*\*

\*2008 Shoppers Guide to Long-Term Care Insurance, page 5.

\*\*National Clearinghouse for Long-Term Care Information, Medicare, U.S. Department of Health and Human Services

\*\*\*Medicare and You 2011, U.S. Department of Health and Human Services

For those with limited income and assets, Medicaid may fill the need. It is a joint federal and state government program designed to pay medical costs including long term care. Medicaid programs are governed by each state. To determine which state agency manages Medicaid in your state and obtain more information, visit [www.govbenefits.gov](http://www.govbenefits.gov).

Many Americans are surprised to learn that Medicare and most health insurance plans – including Medicare Supplement insurance – may not cover long term care. Medicare will help pay for a limited skilled nursing facility stay, hospice care or home health care if you meet certain conditions. Visit Medicare’s website at [www.medicare.gov](http://www.medicare.gov) to learn more.

Although these programs can pay for some long term care, the federal and state governments encourage you to find other private sources of funding. For example, the Social Security Administration in its benefit statement states that “Medicare does not pay for long term care, so you may want to consider options for private insurance.”

## Long Term Care Insurance

Long Term Care insurance allows you to transfer the risk of long term care costs to an insurance company.

- Benefits are available after you meet eligibility and policy requirements
- Benefits paid and applied towards long term care expenses are not considered taxable income if you purchase a Tax-Qualified policy
- Having a Long Term Care insurance policy may provide you with an additional tax deduction, subject to your age, income and other factors\*
- Your retirement portfolio is used for what it was designed to do – to help you enjoy your retirement
- Your spouse/partner\* can continue to access your retirement savings to maintain his or her standard of living

*"...knowing the insurance was there...helped tremendously."*

– Connie E., TX

\*Neither Transamerica Life Insurance Company nor any of its agents or representatives give legal, tax or accounting advice. Please consult your tax advisor for assistance.

\*\*Spouse/partner may include legal spouses, domestic partners and/or civil union partners.

Long Term Care insurance may be one of the most cost-effective methods of funding long term care. It transfers the risk of needing and paying for long term care to an insurance company. In return for a premium, the insurance company will provide benefits for a long term care need. Additionally, Long Term Care insurance may help protect your retirement savings and allow it to be used for its intended purpose – your retirement.

Long Term Care insurance may not be appropriate for everyone, however. You may need to pay for a policy for many years before it is used. Before you purchase, you must be sure that you can afford to pay the premiums should your financial situation change now or in the future.

## Why Plan Ahead for Long Term Care?

- Using your retirement savings and investments can present a risk to your financial plan
  - The cost of long term care services often exceeds what the average person can pay from income and other resources
  - Spouse/partner\* may not have the same quality of life if assets are used for long term care costs
- Family caregivers face challenges that affect not only their personal activities but also their work and career

\* Spouse/partner may include legal spouses, domestic partners and/or civil union partners.

Like everything else, planning ahead for long term care is a good thing to do. Like planning for retirement, planning for long term care takes serious consideration and careful thought.

How will you pay for it – with your investments, your personal income, or using some other method?

And how will you involve your family? Are they willing or able to provide care or funding? How will your own planning affect their lives if you require care for an extended period of years?

## Why Plan Ahead for Long Term Care?

- Medicare and most health insurance plans – including Medicare Supplement insurance – do not cover long term care\*
  - Each program has specific rules for what types of services each covers, how long one can receive services, eligibility for coverage, and cost sharing
- Two main determining factors in setting your initial Long Term Care insurance premium are your health and your age.
  - Generally, the younger you are the more affordable the premium
  - You may also qualify for good health discounts at younger ages

\*Medicare and You 2011, U.S. Department of Health and Human Services

Will you rely instead on government programs? Have you researched what these programs and your own health insurance cover, and at what levels?

These are just a few of the questions you must answer when planning ahead for long term care.

You never know when you will have a long term care need, so having the security of a TransCare® II Long Term Care insurance Policy may help ease your mind. In addition, you may be able to save more by purchasing your Long Term Care insurance Policy at a younger age.

Two main determining factors in setting your initial Long Term Care insurance premium are your health and your age. And generally, the younger you are the more affordable the premium. You may also qualify for good health discounts at younger ages saving you even more money throughout the life of Policy.

**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 a solicitation for long term care insurance and an insurance producer/agent will contact you.

This is an individual Long Term Care Insurance policy underwritten by Transamerica Life Insurance Company. Policy series 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.



All these considerations may be daunting, and we encourage you to talk to your family and friends. The information provided in this presentation is a general overview of long term care.

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.]].

SERFF Tracking Number: AEGJ-127924099 State: Arkansas  
Filing Company: Transamerica Life Insurance Company State Tracking Number: 50574  
Company Tracking Number: ADV CHF LBR PPT3  
TOI: LTC05I Individual Long Term Care - Nursing Sub-TOI: LTC05I.001 Qualified  
Home & Home Health Care  
Product Name: ADV CHF LBR PPT3  
Project Name/Number: ADV CHF LBR PPT3/ADV CHF LBR PPT3

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Cover Letter 12-27-11	Filed	01/03/2012
<b>Comments:</b>		
<b>Attachment:</b>		
AR Cover Ltr Update.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> AR Variables	Filed	01/03/2012
<b>Comments:</b>		
<b>Attachment:</b>		
AR Variables.pdf		



Home Office: Cedar Rapids, Iowa  
Long Term Care Division  
P O Box 95302  
Hurst, Texas 76053-5302  
800-553-7600, ext 3446  
julie.maclin@transamerica.com

December 29, 2011

Commissioner Jay Bradford  
1200 West Third Street  
Little Rock, AR 72201

**RE: Long Term Care Advertising Update**

**NAIC #:** 86231

**FEIN #:** 39-0989781

**Form # / Description:** TLC CHF TC2 AR 0112

TLC LBR TC2 AR 1111

TLC PPT3 CMR TC2 AR 1111

Invitation to Inquire

Invitation to Inquire

Invitation to Inquire

Dear Commissioner Bradford:

Enclosed are the referenced forms submitted for your review and approval. These forms are intended to replace form(s) TLC CHF TC2 0611, TLC LBR TC2 0611 and TLC PPT3 CMR TC2 0711 approved by your department on 7/22/11, 7/22/11 and 8/25/11, respectively.

These forms will be used to solicit policy form TLC 2-P AR 0410, et al., which was approved by your department on 10/11/2010.

The only changes to these ads from the previously approved versions are:

TLC CHF TC2 AR 0112

TLC LBR TC2 AR 1111

TLC PPT3 CMR TC2 AR 1111

Updated dollar amount in first line to \$13.4 billion

Deleted all references to CLASS Act information

Deleted all references to CLASS Act information

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

Bracketed information is intended to be variable. Please see the Variables document 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 black ink that reads "Julie A. Maclin".

Julie A. Maclin, ACS  
Senior Advertising Analyst  
Long Term Care Division

## **Statement of Variability**

### **For Form(s) TLC CHF TC2 AR 0112, TLC LBR TC2 AR 1111, TLC PPT3 CMR TC2 AR 1111**

Call [your insurance agent/producer] at [XXX-XXX-XXXX] - 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.

Contact [your insurance agent/producer] [or] [Transamerica Life] – 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 CHF TC2 AR 0112**

No additional variables

#### **TLC LBR TC2 AR 1111**

[Ray] and [Jennifer] - Names could be:

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

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

#### **TLC PPT3 CMR TC2 AR 1111**

##### **Slide 3 & Note 3**

“5%”, “10”, “71,033.94”, “168”, “423”, “15”, “118,287.46”, “214”, “553”, “20”, “178,596.26”, “213”, “654”, “just over 1 year in an LTC Facility”, “one year and 188 days in an LTC Facility”, “almost 2 years in an LTC facility”, “national average”, “Assisted Living Long Term Care Facilities”, “\$5,000”, “20”, “n”, “just over a year and a half”, “almost 2 years (1 year and 289 day”, “Long Term Care Facility” – will reflect information when it becomes available and/or updated.

##### **Slide 9 & Note 9**

“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.

