

SERFF Tracking Number: MUTM-12788804 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 50485
Company Tracking Number: VERONICA BOOTH
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - GL580_1111
Project Name/Number: Long Term Care Advertising / GL580_1111

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-12788804 State: Arkansas
GL580_1111

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 50485

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: VERONICA BOOTH

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Donna Lambert

Author: Veronica Booth

Disposition Date: 01/17/2012

Date Submitted: 12/15/2011

Disposition Status: Filed

Implementation Date Requested:

Implementation Date: 02/17/2012

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Status of Filing in Domicile:

Project Number: GL580_1111

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 01/17/2012

State Status Changed: 01/17/2012

Deemer Date:

Created By: Veronica Booth

Submitted By: Veronica Booth

Corresponding Filing Tracking Number:

Filing Description:

NAIC #: 261-69868

FEIN #: 47-0322111

United of Omaha Life Insurance Company

Long Term Care Advertising

GL580_1111

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.

We request that any information in brackets be considered variable. A Memorandum of Variable Material explaining the variable items is enclosed.

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Thank you for the review of the 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

vb

Company and Contact

Filing Contact Information

Carly Cole - Admin, carly.cole@mutualofomaha.com
 Mutual of Omaha 402-351-2476 [Phone]
 Mutual of Omaha Plaza 402-351-5298 [FAX]
 Omaha, NE 68175

Filing Company Information

United of Omaha Life Insurance Company CoCode: 69868 State of Domicile: Nebraska
 Mutual of Omaha Plaza Group Code: 261 Company Type: Life Insurance
 Omaha, NE 68175 Group Name: State ID Number:
 (402) 351-6910 ext. [Phone] FEIN Number: 47-0322111

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	12/15/2011	54564537

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	01/17/2012	01/17/2012

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	12/15/2011	12/15/2011	Veronica Booth	01/13/2012	01/13/2012

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Disposition

Disposition Date: 01/17/2012

Implementation Date: 02/17/2012

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memorandum of Variability	Filed	Yes
Form (revised)	Letter	Filed	Yes
Form	Letter	Replaced	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 12/15/2011
Submitted Date 12/15/2011
Respond By Date 01/16/2012

Dear Carly Cole - Admin,

This will acknowledge receipt of the captioned filing.

Objection 1

- Letter, GL580_1111 (Form)

Comment: Please bold the following two sentences: "This is a solicitation of insurance. An insurance agent* may contact you by telephone to provide additional information."

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 01/13/2012
 Submitted Date 01/13/2012

Dear Donna Lambert,

Comments:

Response 1

Comments: These sentences are now bold.

Related Objection 1

Applies To:

- Letter, GL580_1111 (Form)

Comment:

Please bold the following two sentences: "This is a solicitation of insurance. An insurance agent* may contact you by telephone to provide additional information."

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
Letter	GL580_1111		Advertising	Initial		0.000	GL580_1111 Clean - 01-13-12.pdf
Previous Version							
Letter	GL580_1111		Advertising	Initial		0.000	GL580_1111.pdf

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No Rate/Rule Schedule items changed.

Sincerely,
Veronica Booth

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Form Schedule

Lead Form Number: GL580_1111

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/17/2012 1	GL580_1111	Advertising	Letter	Initial		0.000	GL580_1111 Clean - 01- 13-12.pdf

[Your Licensed Company Name Required]

[Agent Name]

[Agent Address]

[Agent City, State, ZIP]

[Agent Phone Number]

[Agent Email]

Long-term care insurance from United of Omaha Life Insurance Company can help you stay in your own home longer, so you can keep living life your way

When the need for long-term care arises, initial care often can be provided at home with help from family and friends. But even informal care can involve extra expenses. Now, you can choose a long-term care insurance policy from United of Omaha Life Insurance Company, a Mutual of Omaha company, which provides cash benefits that can be used to help cover *any type of expense* when you need long-term care. And, the cash benefits are based on your very first day of qualified need.

Whether you need care in your own home or services in an assisted living facility or nursing home, you can choose a policy that provides benefits to help pay for this care. And you can request the type of payments you prefer – traditional reimbursement of expenses to your health care provider or monthly cash benefits. Simply put, the policy you choose can help give you freedom to keep living life the way you want...receiving the care that's best for you.

The need for long-term care can happen at any age. I hope you'll allow me to show you how our policies can help keep you in control of your care options. Please call or email me soon. I'll be happy to review your long-term care insurance needs at no cost or obligation.

Sincerely,

[Agent Name]

*An Independent Licensed Agent**

P.S. Some people mistakenly believe long-term care insurance is too expensive. Many of our customers tell us it turned out to be more affordable than they thought. Be sure to ask me about a variety of options that could significantly lower your cost.

Long-term care insurance is underwritten by United of Omaha Life Insurance Company, a Mutual of Omaha 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. 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.**

*WA Residents: All instances of the term "agent" should be replaced with "producer."



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

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Supporting Document Schedules

		Item Status:	Status
Satisfied - Item:	Memorandum of Variability	Filed	Date: 01/17/2012
Comments:			
Attachment:			
VM-GL580_1111.pdf			

VARIABLE MATERIAL FOR ADVERTISING FORM GL580_1111

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

[Your Licensed Company Name Required]

[Agent Name] [Agent Address] [Agent City, State, ZIP] [Agent Phone Number] [Agent Email]

[Agent Name]

Explanation

This will be the name of the company sending the letter.

Agent name sending the letter. The address of the Agent. The city, state and ZIP of the Agent. The Phone Number of the Agent. The email address of the Agent.

This will be the Agent name sending the letter.

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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/13/2011	Form	Letter	01/13/2012	GL580_1111.pdf (Superseded)

[Your Licensed Company Name Required]

[Agent Name]

[Agent Address]

[Agent City, State, ZIP]

[Agent Phone Number]

[Agent Email]

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Whether you need care in your own home or services in an assisted living facility or nursing home, you can choose a policy that provides benefits to help pay for this care. And you can request the type of payments you prefer – traditional reimbursement of expenses to your health care provider or monthly cash benefits. Simply put, the policy you choose can help give you freedom to keep living life the way you want...receiving the care that's best for you.

The need for long-term care can happen at any age. I hope you'll allow me to show you how our policies can help keep you in control of your care options. Please call or email me soon. I'll be happy to review your long-term care insurance needs at no cost or obligation.

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