

SERFF Tracking Number: MUTM-127927300 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number:
Company Tracking Number: ASHLEY WILLIAMS
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - GL611_1111
Project Name/Number: Long Term Care Advertising/GL611_1111

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127927300 State: Arkansas
GL611_1111

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num:

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: ASHLEY WILLIAMS

State Status: FEES PAID

Filing Type: Advertisement

Reviewer(s): Donna Lambert

Author: Ashley Williams

Disposition Date: 01/05/2012

Date Submitted: 01/04/2012

Disposition Status: Filed

Implementation Date Requested:

Implementation Date: 02/06/2012

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Status of Filing in Domicile:

Project Number: GL611_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: 01/05/2012

State Status Changed: 01/04/2012

Deemer Date:

Created By: Ashley Williams

Submitted By: Ashley Williams

Corresponding Filing Tracking Number:

Filing Description:

NAIC# 261-69868

FEIN# 47-0322111

United of Omaha Life Insurance Company

Long-Term Care Advertising

GL611_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.

This advertisement is a prospecting marketing piece that will be sent to a business owner/employer of a company/business to see if they are interested in adding our Long-Term Care insurance to their benefit package. The

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Long-Term Care product that will be offered to their employees is an individual product and not a group product.

We request that any copy printed in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Thank you.

Sincerely,
Carly Cole
Product and Advertising Compliance Consultant
Regulatory Affairs
Phone: 402-351-2476
Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

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Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance Consultant 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

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Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	01/04/2012	55027232

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	01/05/2012	01/05/2012

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Disposition

Disposition Date: 01/05/2012

Implementation Date: 02/06/2012

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	Prospecting Letter #3	Filed	Yes

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Form Schedule

Lead Form Number: GL611_1111

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/05/2012 1	GL611_111	Advertising	Prospecting Letter #3	Initial		0.000	GL611_1111.pdf

[Your Licensed Company Name Required]

[Agent Name]

[Agent Address]

[Agent City, State, ZIP]

[Agent Phone Number]

[Agent Email]

Offer a benefit that is good for you and your employees from United of Omaha Life Insurance Company

[Dear Business Owner/Employer or Name,]

Today, many people are concerned about the increase in health care costs. In [2010], research showed nursing home costs for a semi-private room averaged more than [\$210] per day.¹ Full-time care at home by a home health aide costs a national average of [\$173] per day or over [\$41,000] per year.¹ Such costs are typically not covered by health or disability insurance. Many people may have to cover these expenses by spending the assets they have accumulated from years of working.

That's why employers just like you are enhancing their benefits plans with long-term care insurance. Adding long-term care insurance from United of Omaha Life Insurance Company (United of Omaha) can be an invaluable benefit to your employees. Also, your company can be eligible for favorable tax advantages and can have an edge in attracting and retaining key employees. Depending on your objectives, this benefit can be made available to employees and their families at little or no cost to you.

United of Omaha's long-term care insurance policy would help pay for different levels of long-term care services, including in-home care and services provided in care facilities. The policy also can provide cash benefits to employees when they need it.

United of Omaha Life Insurance Company, founded in 1926, is proud to be a Mutual of Omaha Insurance Company affiliate. Mutual of Omaha is one of the most recognized names in the insurance industry and has been serving policyholders for more than 100 years.

To learn more about the advantages of including long-term care insurance in your benefits plan, please contact me.

Sincerely,

[Agent Name]

An Independent Licensed Agent

¹ *Mutual of Omaha Insurance Company's Cost of Care Survey conducted by Univita, [2010]*

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. [1-800-775-6000] Policy forms: LTC09U-5ML, LTC09U-10ML (or state equivalent). In ID: LTC09U-5ML-ID, LTC09U-10ML-ID; In NC: LTC09U-5ML-NC, LTC09U-10ML-NC; In OK: LTC09U-5ML-OK, LTC09U-10ML-OK; In OR: LTC09U-5ML-OR, LTC09U-10ML-OR; In PA: LTC09U-5ML-PA, LTC09U-10ML-PA; In WA: LTC09U-5ML-WA, LTC09U-10ML-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. You may be contacted by telephone by an insurance agent.* Consult with a professional tax and/or legal advisor before taking any action that may have tax and legal consequences.

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

GL611_1111



**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: 01/05/2012
Comments:		
Attachment: VM-GL611_1111.pdf		

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: GL611_1111

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

Section

[Your Licensed Company Name]

[Agent Name]

[Agent Address]

[Agent City, State, ZIP]

[Agent Phone Number]

[Agent Email]

First paragraph, [\$210], [2010], [\$173], [\$41,000]

Source: [2010]

[1-800-775-6000]

Explanation

This is the company name sending the letter

This is the agents name sending the letter

This is the agents address sending the letter

This is the agents city, state and ZIP

This is the agents phone number

This is the agents email address

The year and amounts will change every year.

The year of the source will be updated each year as the amounts change.

The phone number is variable in case it changes in the future.