

SERFF Tracking Number: AEGJ-128298920 State: Arkansas  
Filing Company: Transamerica Life Insurance Company State Tracking Number:  
Company Tracking Number: TLC EM TC2 AR 0112  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: ADV TLC EM TC2 AR 0112  
Project Name/Number: ADV TLC EM TC2 AR 0112/ADV TLC EM TC2 AR 0112

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: ADV TLC EM TC2 AR 0112 SERFF Tr Num: AEGJ-128298920 State: Arkansas  
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num:  
Sub-TOI: LTC03I.001 Qualified Co Tr Num: TLC EM TC2 AR 0112 State Status: Filed-Closed  
Filing Type: Advertisement Reviewer(s): Donna Lambert  
Authors: Julie Maclin, Joan Shumaker, Patsy Holt Disposition Date: 04/25/2012  
Date Submitted: 04/24/2012 Disposition Status: Filed  
Implementation Date Requested: On Approval Implementation Date: 04/25/2012  
State Filing Description:

## General Information

Project Name: ADV TLC EM TC2 AR 0112 Status of Filing in Domicile: Not Filed  
Project Number: ADV TLC EM TC2 AR 0112 Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments: Advertising not required by domicile state (Iowa).  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 04/25/2012  
State Status Changed: 04/25/2012  
Deemer Date: Created By: Patsy Holt  
Submitted By: Patsy Holt Corresponding Filing Tracking Number: TLC EM TC2 AR 0112  
Filing Description:  
Please see cover letter under "Supporting Documentations" tab.  
State Narrative:

## Company and Contact

### Filing Contact Information

Patsy Holt, Advertising Analyst Patsy.Holt@transamerica.com  
P.O. Box 93007 800-553-7600 [Phone] 3352 [Ext]  
Bedford, TX 76053-3007 817-285-3394 [FAX]

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**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 |                         |

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: \$50 per advertisement.  
 Per Company: No

| COMPANY                             | AMOUNT  | DATE PROCESSED | TRANSACTION # |
|-------------------------------------|---------|----------------|---------------|
| Transamerica Life Insurance Company | \$50.00 | 04/24/2012     | 58518841      |

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## Correspondence Summary

### Dispositions

| Status | Created By    | Created On | Date Submitted |
|--------|---------------|------------|----------------|
| Filed  | Donna Lambert | 04/25/2012 | 04/25/2012     |

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## **Disposition**

Disposition Date: 04/25/2012

Implementation Date: 04/25/2012

Status: Filed

Comment:

Rate data does NOT apply to filing.

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| Schedule            | Schedule Item            | Schedule Item Status | Public Access |
|---------------------|--------------------------|----------------------|---------------|
| Supporting Document | Cover Letter             | Filed                | Yes           |
| Supporting Document | Statement of Variability | Filed                | Yes           |
| Form                | Tax Savings Brochure     | Filed                | Yes           |

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## Form Schedule

**Lead Form Number: TLC EM TC2 AR 0112**

| Schedule Item       | Form Number              | Form Type   | Form Name               | Action  | Action Specific Data | Readability | Attachment                      |
|---------------------|--------------------------|-------------|-------------------------|---------|----------------------|-------------|---------------------------------|
| Filed<br>04/25/2012 | TLC EM<br>TC2 AR<br>0112 | Advertising | Tax Savings<br>Brochure | Initial |                      |             | TLC EM TC2<br>AR<br>0112_25.pdf |



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, normally for key executives and business owners, where the employer pays 100% of the premium for a specific class or all employees and receives a **[20%]** discount
- Transamerica Corporate Advantage Program<sup>SM</sup> – the employer chooses to pay for a portion of the premium for all employees and receives a **[15%]** discount
- Transamerica Employee Advantage Program<sup>SM</sup> – an insurance plan is made available to employees on a voluntary basis (no employer contribution) and employees receive a **[10%]** discount

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<sup>®</sup> 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

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

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.



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

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## Supporting Document Schedules

|   | Item Status: | Status Date: |
|---|--------------|--------------|
| <b>Satisfied - Item:</b> Cover Letter               | Filed        | 04/25/2012   |
| <b>Comments:</b>                                    |              |              |
| <b>Attachment:</b><br>AR filing ltr single form.pdf |              |              |

|  | Item Status: | Status Date: |
|--|--------------|--------------|
| <b>Satisfied - Item:</b> Statement of Variability      | Filed        | 04/25/2012   |
| <b>Comments:</b>                                       |              |              |
| <b>Attachment:</b><br>TLC EM TC2 AR 0112 Variables.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

April 24, 2012

Commissioner Jay Bradford  
Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, AR 72201

RE: **Long Term Care Advertising**  
**NAIC #:** 86231  
**FEIN #:** 39-0989781  
**Form # / Description:** TLC EM TC2 AR 0112                      Invitation to Inquire Employer Brochure

Dear Commissioner Bradford:

Enclosed is the referenced form submitted for your review and approval. This form is not intended to replace any previously approved form.

This form will be used to solicit policy form TLC 2-P AR 0410, which was approved by your department on October 11, 2010.

It is our intention to use this form in both Classroom Presentation and Electronic (Webinar) settings.

Bracketed information is intended to be variable. Please see the attached Variables document.

We trust that this form will meet with your approval. If you have any questions, please let me know.

Sincerely,

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

Patsy B. Holt  
Intermediate Advertising Analyst  
Transamerica Long Term Care Division



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

**Statement of Variability**  
**For Form(s): TLC EM TC2 AR 0112**

**TLC EM TC2 AR 0112**

[20%] discount - Transamerica Executive Advantage Program - will be between 5% and 20%.

[15%] discount – Transamerica Corporate Advantage Program - will be between 5% and 15%.

10%] discount – Transamerica Employee Advantage Program -will be between 5% and 10%.

Contact [your insurance agent/producer] [or] [Transamerica Life] for details - 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.