

SERFF Tracking Number: LFSC-128401079 State: Arkansas
Filing Company: LifeSecure Insurance Company State Tracking Number:
Company Tracking Number: ADV-LS-13007 ST 5/12
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: ADV-Lockton/ABC
Project Name/Number: /

Filing at a Glance

Company: LifeSecure Insurance Company

Product Name: ADV-Lockton/ABC

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: LFSC-128401079 State: Arkansas

SERFF Status: Closed-Filed State Tr Num:

Co Tr Num: ADV-LS-13007 ST 5/12 State Status: Filed-Closed

Reviewer(s): Donna Lambert

Authors: Sue Howard, Karilynn
Bagnell

Disposition Date: 05/31/2012

Date Submitted: 05/23/2012

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

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: 05/31/2012

State Status Changed: 05/31/2012

Deemer Date:

Created By: Sue Howard

Submitted By: Sue Howard

Corresponding Filing Tracking Number:

Filing Description:

LifeSecure Insurance Company - NAIC #77720

Advertising - Flyer/Poster - LS-13007 ST 5/12

We are submitting the attached document for your review and approval. This advertisement is new and does not replace any existing advertising previously approved by your department.

Please let me know if you have any questions.

Sue R. Howard

Compliance Manager

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State Narrative:

Company and Contact

Filing Contact Information

Sue Howard, Compliance Manager
 10559 Citation Drive
 Suite 300
 Brighton, MI 48116

Showard@lifeseccureltc.com
 810-220-8774 [Phone]
 810-220-7707 [FAX]

Filing Company Information

LifeSecure Insurance Company
 10559 Citation Drive
 Suite 300
 Brighton, MI 48116
 (810) 220-8774 ext. [Phone]

CoCode: 77720
 Group Code: 572
 Group Name: BCBS of MI GRP
 FEIN Number: 75-0956156

State of Domicile: Michigan
 Company Type: Life, A & H
 State ID Number:

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
LifeSecure Insurance Company	\$50.00	05/23/2012	59376468

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	05/31/2012	05/31/2012

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Disposition

Disposition Date: 05/31/2012

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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**Schedule
Form**

Schedule Item
Lockton/ABC Flyer

Schedule Item Status Public Access
Filed Yes

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Form Schedule

Lead Form Number: LS-13007 ST 5/12

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 05/31/2012	LS-13007 ST 5/12	Advertising	Lockton/ABC Flyer	Initial			LS-13007 ST 05 12.pdf

Long-Term Care Insurance "Executive Carve-Out"



Sample Illustration

MONTHLY COST FOR BOTH*

Mr./Mrs. CEO (ages 58)	\$565.86
Mr./Mrs. CFO (ages 50)	\$529.85
Mr./Mrs. COO (ages 54)	\$539.21
Mr./Mrs. Executive VP/Sales (ages 52)	\$534.08
Mr./Mrs. Manager (ages 49)	\$526.84
Mr./Mrs. Manager (ages 45)	\$518.48
Mr./Mrs. Manager (ages 55)	\$541.04

* Sample illustrated premiums paid-up in 10 years!

Benefits

- Total initial Benefit Bank amount (each person) \$200,000
- Monthly benefit access (each person) \$4,000
- Comprehensive home care and facility care
- 90 calendar-day elimination period
- 3 percent compound inflation protection



Marketed By:



LifeSecure Insurance Company – Brighton, MI

Exclusions and Limitations

Charges for care or services provided by a family member, as well as care or services for which no charge is made in the absence of insurance, are excluded under the reimbursable covered expenses portion of the policy. However, such care or services may be payable under the Flexible Benefit. No benefits, including the Flexible Benefit, will be payable under the Policy for: a loss that occurs while this Policy is not in force; or an illness, treatment or medical condition that is due to war or act of war, whether declared or not (**In OK:** (whether declared or undeclared) while serving in the military or an auxiliary unit attached to a military unit, or working in an area of war whether voluntarily or as required by an employer); or an illness, treatment or medical condition that results from an attempt at suicide (while sane or insane) (**In MO:** while sane) or an intentionally self-inflicted injury; or expenses for treatment or rehabilitation related to alcoholism or drug addictions; or expenses for services or items to the extent that such expenses are reimbursable under Title XVIII of the Social Security Act (Medicare), or would be so reimbursable but for the application of a deductible or coinsurance amount; or care or services, unless otherwise required by law, for which benefits are duplicated or provided under a governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law; or care or services provided outside the United States of America, its territories or possessions, or Canada.

The plan examples and premiums illustrated relate to long term care insurance underwritten by LifeSecure Insurance Company – Brighton, MI. This flyer is for illustrative purposes only and is not a contract. It is intended only to provide a general overview of the product and services. Availability of benefits, amounts, options and discounts may vary by state. Only the insurance policy can give actual coverage amounts, terms, conditions, limitations and exclusions. Refer also to the Outline of Coverage. This is an insurance solicitation. A licensed agent may contact you.