

**State:** Arkansas **Filing Company:** United of Omaha Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Long Term Care Advertising - GC729\_0113  
**Project Name/Number:** Long Term Care Advertising /GC729\_0113

## Filing at a Glance

Company: United of Omaha Life Insurance Company  
 Product Name: Long Term Care Advertising - GC729\_0113  
 State: Arkansas  
 TOI: LTC03I Individual Long Term Care  
 Sub-TOI: LTC03I.001 Qualified  
 Filing Type: Advertisement  
 Date Submitted: 01/08/2013  
 SERFF Tr Num: MUTM-128839174  
 SERFF Status: Closed-Approved  
 State Tr Num:  
 State Status: Approved-Closed  
 Co Tr Num: KRISTIN MILLER

Implementation  
 Date Requested:  
 Author(s): Shelly Kaipust, Melanie Worth, Kristin Miller  
 Reviewer(s): Donna Lambert (primary)  
 Disposition Date: 01/25/2013  
 Disposition Status: Approved  
 Implementation Date:

State Filing Description:

**State:** Arkansas **Filing Company:** United of Omaha Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Long Term Care Advertising - GC729\_0113  
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## General Information

Project Name: Long Term Care Advertising  
 Project Number: GC729\_0113  
 Requested Filing Mode:  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Filing Status Changed: 01/25/2013  
 State Status Changed: 01/25/2013  
 Created By: Kristin Miller  
 Corresponding Filing Tracking Number:

Status of Filing in Domicile:  
 Date Approved in Domicile:  
 Domicile Status Comments:  
 Market Type:  
 Overall Rate Impact:  
  
 Deemer Date:  
 Submitted By: Kristin Miller

### Filing Description:

NAIC #: 261-69868  
 FEIN #: 47-0322111  
 United of Omaha Life Insurance Company  
 Long Term Care Advertising  
 GC729\_0113  
 GC730\_0113

Enclosed for review by your Department is a copy of the above-captioned advertising. The forms are new and are not intended to replace any previously approved forms. They 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 describing the variable items is attached.

Thank you for the review of this filing.

Sincerely,

For Questions, please contact Melanie Worth  
 Phone: 402-351-4260; Fax: 402-351-5298  
 E-mail: [advfilings@mutualofomaha.com](mailto:advfilings@mutualofomaha.com)

km

## Company and Contact

### Filing Contact Information

Kristin Miller, Product & Advertising Compliance Specialist [kristin.miller@mutualofomaha.com](mailto:kristin.miller@mutualofomaha.com)  
 Mutual of Omaha 402-351-3046 [Phone]  
 Mutual of Omaha Plaza 402-351-5298 [FAX]  
 Omaha, NE 68175

**State:** Arkansas **Filing Company:** United of Omaha Life Insurance Company  
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**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: \$100.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

Company	Amount	Date Processed	Transaction #
United of Omaha Life Insurance Company	\$100.00	01/08/2013	66330188

SERFF Tracking #:

MUTM-128839174

State Tracking #:

Company Tracking #:

KRISTIN MILLER

State:

Arkansas

Filing Company:

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	01/25/2013	01/25/2013

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Donna Lambert	01/09/2013	01/09/2013

#### Response Letters

Responded By	Created On	Date Submitted
Shelly Kaipust	01/23/2013	01/23/2013

SERFF Tracking #:

MUTM-128839174

State Tracking #:

Company Tracking #:

KRISTIN MILLER

State:

Arkansas

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Long Term Care Advertising /GC729\_0113

## Disposition

Disposition Date: 01/25/2013

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Memo of Variability	Approved	Yes
Supporting Document	Memo of Variability	Replaced	Yes
Form (revised)	Flyer	Approved	Yes
Form	Flyer	Replaced	Yes
Form (revised)	Flyer	Approved	Yes
Form	Flyer	Replaced	Yes

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## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/09/2013
Submitted Date	01/09/2013
Respond By Date	02/11/2013

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Dear Kristin Miller,

**Introduction:**

*This will acknowledge receipt of the captioned filing.*

**Objection 1**

*- Flyer, GC729\_0113 (Form)*

*Comments: Please add something to this advertising piece that informs the consumer that the information is based on current tax laws and your company cannot assure that these statements will always remain true, or something to that effect.*

**Conclusion:**

*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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**Filing Company:** United of Omaha Life Insurance Company

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 01/23/2013  
 Submitted Date 01/23/2013

Dear Donna Lambert,

### Introduction:

### Response 1

#### Comments:

This has been added.

### Related Objection 1

Applies To:

- Flyer, GC729\_0113 (Form)

Comments: Please add something to this advertising piece that informs the consumer that the information is based on current tax laws and your company cannot assure that these statements will always remain true, or something to that effect.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied - Item:	Memo of Variability
Comments:	
Attachment(s):	
VM-GC729_AR.pdf	
VM-GC730_AR.pdf	
<i>Previous Version</i>	
Satisfied - Item:	<i>Memo of Variability</i>
Comments:	
Attachment(s):	
VM-GC729_0113.pdf	
VM-GC730_0113.pdf	

SERFF Tracking #:

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State Tracking #:

Company Tracking #:

KRISTIN MILLER

State: Arkansas

Filing Company:

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## Form Schedule Item Changes:

## Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Flyer	GC729_AR	ADV	Initial			GC729_AR_Brackets.pdf	Date Submitted: 01/23/2013 By: Shelly Kaipust
<i>Previous Version</i>								
1	<i>Flyer</i>	<i>GC729_0113</i>	<i>ADV</i>	<i>Initial</i>			<i>GC729_0113_Brackets.pdf</i>	<i>Date Submitted: 01/08/2013 By: Kristin Miller</i>
2	Flyer	GC730_AR	ADV	Initial			GC730_AR_Brackets.pdf	Date Submitted: 01/23/2013 By: Shelly Kaipust
<i>Previous Version</i>								
2	<i>Flyer</i>	<i>GC730_0113</i>	<i>ADV</i>	<i>Initial</i>			<i>GC730_0113_Brackets.pdf</i>	<i>Date Submitted: 01/08/2013 By: Kristin Miller</i>

No Rate/Rule Schedule items changed.

**Conclusion:**Sincerely,  
Shelly Kaipust

**State:** Arkansas  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Long Term Care Advertising - GC729\_0113  
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**Filing Company:** United of Omaha Life Insurance Company

## Form Schedule

Lead Form Number: GC729\_0113

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved 01/25/2013	Flyer	GC729_AR	ADV	Initial			GC729_AR_Brackets.pdf
2	Approved 01/25/2013	Flyer	GC730_AR	ADV	Initial			GC730_AR_Brackets.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages



# Long-Term Care Insurance

## Tax Advantages for Individuals

Purchasing a tax-qualified long-term care insurance policy may offer tax advantages.

### Long-term care insurance premiums may be tax deductible

Under current tax laws, you may be able to deduct a portion of the premium you pay for a tax-qualified long-term care insurance policy. Each year, the federal government sets limits for **eligible premium** – the amount that may be deducted.

The **eligible premium** amount may be claimed as a medical expense as long as your combined medical expenses exceed 10 percent of your adjusted gross income and you itemize deductions on your federal income-tax return (7.5 percent for those 65 and over through 2016).

Eligible Premium Guidelines for [2013]	
At age:	You can deduct:
40 and younger	<sup>2</sup> [\$360]
41-50	<sup>3</sup> [\$680]
51-60	<sup>4</sup> [\$1,360]
61-70	<sup>5</sup> [\$3,640]
71 and older	<sup>6</sup> [\$4,550]

Source: IRS Revenue Procedure [2012-41]

Eligible premiums are established annually based on the medical care components of the Consumer Price Index.



### Long-term care insurance policy benefits are intended to be tax-free

The benefits you receive from a tax-qualified long-term care insurance policy are intended to be tax free as long as they do not exceed the greater of your qualified long-term care daily expenses or the per-day limitation, which is [\$320 in 2013].

Source: Section 7702B of the Internal Revenue Code (IRC)

### Out-of-pocket long-term care expenses also may be tax deductible

If you pay long-term care expenses out of your own pocket (i.e., home care services, nursing home care, etc.), you generally may claim these expenses as a medical deduction on your income tax return. The only exception is payment for home care provided by a family member. These expenses are not deductible unless the family member is a licensed health-care professional.

The information provided is not intended to be tax advice. Consult your tax advisor to determine the tax benefits for your situation. The information is based solely on current tax laws and may not accurately reflect any future changes to the Internal Revenue Code.

Long-term care insurance underwritten by: United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, [mutualofomaha.com](http://mutualofomaha.com)

**This is a solicitation of insurance.** Policy forms LTC09U, LTC09U-AG, LTC09U-5ML, LTC09U-10ML (or state equivalent). 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. You may be contacted by telephone by an insurance agent.



# Long-Term Care Insurance

## Tax Advantages for Business Owners and Employees

Depending on the tax-structure of your business, there may be significant tax savings when you use business dollars to purchase long-term care insurance. Additionally, your employees may enjoy tax savings on a long-term care insurance policy purchased under a company-sponsored program.

- **Premiums may be tax-deductible**

Under current tax laws, you and your employees may be able to deduct either the **actual premium** or **eligible premium** paid on a tax-qualified long-term care insurance policy.

- **Actual premium** is the actual amount paid for a long-term care insurance policy
- **Eligible premium** is an amount determined annually by the federal government

- **Policy benefits may be tax-free**

Benefits paid by a tax-qualified long-term care insurance policy are intended to be tax-free as long as they do not exceed the greater of qualified long-term care daily expenses or the per-day limitation, which is <sup>1</sup>[\$320 in 2013]. Source: Section 7702B of the Internal Revenue Code (IRC)

The Tax Advantages of Long-Term Care Insurance		
<b>For Your Business</b>	<p><b>Self-Employed Business Owners</b> (Sole Proprietor, Partnership, LLC, S Corporation)</p> <p><b>Eligible premium</b> may be tax deductible when the business purchases long-term care insurance policies for:</p> <ul style="list-style-type: none"> <li>• Owner</li> <li>• Spouse</li> <li>• Dependents</li> </ul> <p><b>Actual premium</b> may be tax deductible when the business purchases long-term care insurance for:</p> <ul style="list-style-type: none"> <li>• Employees</li> </ul>	<p><b>Owners of C Corporations</b></p> <p><b>Actual premium</b> may be tax deductible when the business purchases long-term care insurance policies for:</p> <ul style="list-style-type: none"> <li>• Owner/employee</li> <li>• Spouse</li> <li>• Dependents</li> <li>• Employees</li> </ul>
<b>For Your Employees</b>	<p><b>Eligible premium</b> may be tax deductible when an employee purchases his or her own long-term care insurance policy.</p> <p>Long-term care insurance premium may be included as a medical expense as the employee's combined medical expenses exceed 10 percent of adjusted gross income and deductions are itemized on his or her income tax return (7.5 percent for those 65 and over through 2016).</p>	

Eligible Premium Guidelines for [2013]	
At age:	You can deduct:
40 and younger	<sup>3</sup> [\$360]
41-50	<sup>4</sup> [\$680]
51-60	<sup>5</sup> [\$1,360]
61-70	<sup>6</sup> [\$3,640]
71 and older	<sup>7</sup> [\$4,550]

<sup>8</sup>Source: IRS Revenue Procedure [2012-41]

Eligible premiums are established annually based on the medical care components of the Consumer Price Index.

The information provided is not intended to be tax advice. Consult your tax advisor to determine the tax benefits for your business. The information is based solely on current tax laws and may not accurately reflect any future changes to the Internal Revenue Code.

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SERFF Tracking #:

MUTM-128839174

State Tracking #:

Company Tracking #:

KRISTIN MILLER

State:

Arkansas

Filing Company:

United of Omaha Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long Term Care Advertising - GC729\_0113

Project Name/Number:

Long Term Care Advertising /GC729\_0113

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Memo of Variability	Approved	01/25/2013
Comments:			
Attachment(s):			
VM-GC729_AR.pdf			
VM-GC730_AR.pdf			

**VARIABLE MATERIAL FOR ADVERTISING FORM  
GC729\_AR**

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

Variable statements/fields	How or when used
1 [2013]	This year will change as we receive updated information
2 [\$360]	This amount will change as we receive updated information
3 [\$680]	This amount will change as we receive updated information
4 [\$1,360]	This amount will change as we receive updated information
5 [\$3,640]	This amount will change as we receive updated information
6 [\$4,550]	This amount will change as we receive updated information
7 [\$320 in 2013]	This amount and year will change as we receive updated information
8 [2012-41 ]	This procedure number will change as we receive updated information

**VARIABLE MATERIAL FOR ADVERTISING FORM  
GC730\_AR**

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

Variable statements/fields	How or when used
1 [\$320 in 2013]	This amount and year will change as we receive updated information
2 [2013]	This year will change as we receive updated information
3 [\$360]	This amount will change as we receive updated information
4 [\$680]	This amount will change as we receive updated information
5 [\$1,360]	This amount will change as we receive updated information
6 [\$3,640]	This amount will change as we receive updated information
7 [\$4,550]	This amount will change as we receive updated information
8 [2012-41 ]	This procedure number will change as we receive updated information

**State:** Arkansas  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Long Term Care Advertising - GC729\_0113  
**Project Name/Number:** Long Term Care Advertising /GC729\_0113

**Filing Company:** United of Omaha Life Insurance Company

## 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 Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/08/2013	Replaced 01/25/2013	Form	Flyer	01/23/2013	GC729_0113_Brackets.pdf (Superseded)
01/08/2013	Replaced 01/25/2013	Form	Flyer	01/23/2013	GC730_0113_Brackets.pdf (Superseded)
01/08/2013	Replaced 01/25/2013	Supporting Document	Memo of Variability	01/23/2013	VM-GC729_0113.pdf (Superseded) VM-GC730_0113.pdf (Superseded)



# Long-Term Care Insurance

## Tax Advantages for Individuals

Purchasing a tax-qualified long-term care insurance policy may offer tax advantages.

### Long-term care insurance premiums may be tax deductible

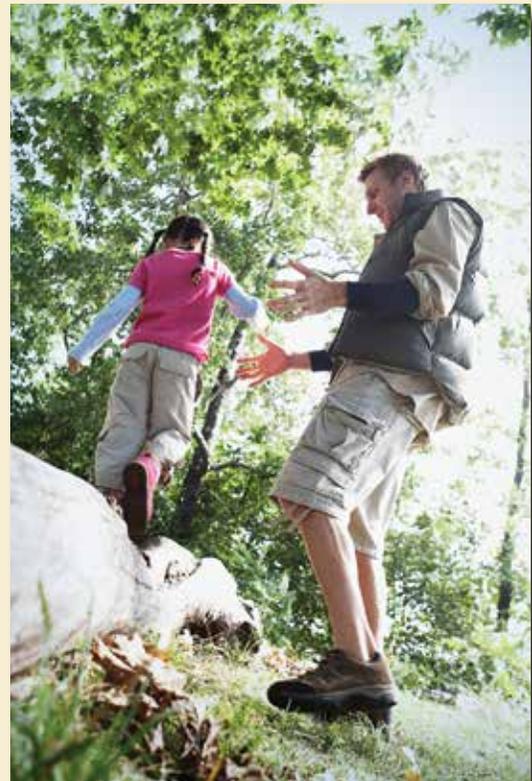
Under current tax laws, you may be able to deduct a portion of the premium you pay for a tax-qualified long-term care insurance policy. Each year, the federal government sets limits for **eligible premium** – the amount that may be deducted.

The **eligible premium** amount may be claimed as a medical expense as long as your combined medical expenses exceed 10 percent of your adjusted gross income and you itemize deductions on your federal income-tax return (7.5 percent for those 65 and over through 2016).

Eligible Premium Guidelines for [2013]	
At age:	You can deduct:
40 and younger	2[\$360]
41-50	3[\$680]
51-60	4[\$1,360]
61-70	5 [\$3,640]
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Source: IRS Revenue Procedure [2012-41]

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\*WA Residents: All instances of the term “agent” contained within this brochure should be replaced with “producer.”



# Long-Term Care Insurance

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Eligible Premium Guidelines for <sup>2</sup> 2013	
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41-50	<sup>4</sup> [\$680]
51-60	<sup>5</sup> [\$1,360]
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Source: IRS Revenue Procedure <sup>8</sup>[2012-41]

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**This is a solicitation of insurance.** Policy forms LTC09U, LTC09U-AG, LTC09U-5ML, LTC09U-10ML (or state equivalent). In ID: LTC09U-ID, LTC09U-AG-ID, LTC09U-5ML-ID, LTC09U-10ML-ID. In NC: LTC09U-NC, LTC09U-AG-NC, LTC09U-5ML-NC, LTC09U-10ML-NC. In OK: LTC09U-OK, LTC09U-AG-OK, LTC09U-5ML-OK, LTC09U-10ML-OK. In OR: LTC09U-OR, LTC09U-AG-OR, LTC09U-5ML-OR, LTC09U-10ML-OR. In PA: LTC09U-PA, LTC09U-AG-PA, LTC09U-5ML-PA, LTC09U-10ML-PA. In WA: LTC09U-WA, LTC09U-AG-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. You may be contacted by telephone by an insurance agent.\*

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

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GC729\_0113**

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Variable statements/fields	How or when used
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2 [\$360]	This amount will change as we receive updated information
3 [\$680]	This amount will change as we receive updated information
4 [\$1,360]	This amount will change as we receive updated information
5 [\$3,640]	This amount will change as we receive updated information
6 [\$4,550]	This amount will change as we receive updated information
7 [\$320 in 2013]	This amount and year will change as we receive updated information
8 [2012-41 ]	This procedure number will change as we receive updated information

**VARIABLE MATERIAL FOR ADVERTISING FORM  
GC730\_0113**

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

Variable statements/fields	How or when used
1 [\$320 in 2013]	This amount and year will change as we receive updated information
2 [2013]	This year will change as we receive updated information
3 [\$360]	This amount will change as we receive updated information
4 [\$680]	This amount will change as we receive updated information
5 [\$1,360]	This amount will change as we receive updated information
6 [\$3,640]	This amount will change as we receive updated information
7 [\$4,550]	This amount will change as we receive updated information
8 [2012-41 ]	This procedure number will change as we receive updated information