

SERFF Tracking Number: NWST-126145100 State: Arkansas  
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 42472  
Company  
Company Tracking Number: 90-2223-00 LTC (0409)  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: 90-2223-00 LTC (0409)  
Project Name/Number: 90-2223-00 LTC (0409)/90-2223-00 LTC (0409)

## Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2223-00 LTC (0409)

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: NWST-126145100 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 42472

Co Tr Num: 90-2223-00 LTC (0409) State Status: Filed-Closed

Co Status:

Reviewer(s): Marie Bennett

Authors: Julie Lewandowski,

Disposition Date: 05/29/2009

Angela Hanson

Date Submitted: 05/22/2009

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 90-2223-00 LTC (0409)

Project Number: 90-2223-00 LTC (0409)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/29/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 05/29/2009

Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

We are submitting the attached form for your review and, if necessary, your approval, as advertising material for the Long Term Care Policy and related forms which have been previously approved in your state.

This piece is intended for use by our agents for use with the general public. Please note that this piece may also be available on our website.

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If you should have any questions regarding the enclosed forms, you may call me at (414) 665-7233 or you can e-mail me at angelahanson@northwesternmutual.com. On e-mails that are sent, please copy Julie Lewandowski at julielewandowski@northwesternmutual.com.

Sincerely,

Angela S. Hanson  
 Product Compliance Consultant

## Company and Contact

### Filing Contact Information

Angela Hanson, Product Compliance Specialist angelahanson@northwesternmutual.com  
 720 East Wisconsin Avenue (414) 665-7233 [Phone]  
 Milwaukee, WI 53202 (414) 665-5006[FAX]

### Filing Company Information

Northwestern Long Term Care Insurance CoCode: 69000 State of Domicile: Wisconsin  
 Company  
 720 East Wisconsin Avenue Group Code: 860 Company Type: Long Term Care  
 Rm S845  
 Milwaukee, WI 53202 Group Name: State ID Number:  
 (414) 665-4224 ext. [Phone] FEIN Number: 36-2258318  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$25.00  
 Retaliatory? No  
 Fee Explanation: \$25 per form x 1 form  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Northwestern Long Term Care Insurance \$25.00 05/22/2009 28072008  
Company



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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Marie Bennett	05/29/2009	05/29/2009



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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Form</b>	Important Information About Long-Term Care		Yes

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## Form Schedule

Lead Form Number: 90-2223-00 LTC (0409)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	90-2223-00 LTC (0409)	Advertising	Important Information About Long-Term Care	Initial		0	90-2223-00 LTC (0409).pdf



# Northwestern Long Term Care Insurance Company

A Northwestern Mutual Company

## **IMPORTANT INFORMATION ABOUT LONG-TERM CARE**

- In 2006, persons reaching age 65 had an average life expectancy of an additional 19.0 years (20.3 years for females and 17.4 years for males).<sup>1</sup>
- In the early period, the elderly population is expected to increase by 17 percent, from 33.5 million in 1995 to 39.4 million in 2010. In the next period, 2010 to 2030, the population aged 65 and over is expected to grow by 75 percent to over 69 million.<sup>1</sup>
- At least 70 percent of people over age 65 will require some long-term care services at some point in their lives.<sup>2</sup>
- Medicare overall pays for 20 percent of long-term care, it only pays under specific circumstances. If the type of care you need does not meet Medicare's rules, Medicare will not pay and you are likely to pay for your care on your own. One year of care in a nursing home, based on the 2008 national average, costs over \$68,000 for a semi-private room.<sup>2</sup>
- This year, about 9 million Americans over the age of 65 will need long-term care services. Forty (40) percent of people currently receiving long-term care are adults 18 to 64 years old.<sup>2</sup>
- According to a 2006 survey, the national average cost of a private room in a nursing home is about \$70,900 a year. The total amount spent on long-term care services in the United States was \$206.6 billion.<sup>2</sup>
- There is a fair amount of concern about paying for long-term care, with nearly three in ten (28%) adults saying they are "very" worried that they won't be able to pay for nursing home and home care services in the future. However, nearly one-third (32%) of people without long-term care insurance say it's just not something they've ever thought about.<sup>3</sup>
- 44.4 million caregivers (or one out of every five households ) are involved in caregiving to persons aged 18 or over.<sup>4</sup>

<sup>1</sup> Fowles, D., Greenberg, S. "A Profile of Older Americans: 2008" Administration on Aging, U.S. Department of Health and Human Services. 2008 edition.

<sup>2</sup> "Own Your Future", Administration on Aging, U.S. Department of Health and Human Services. December 2008

<sup>3</sup> "National Survey on the Public's Views About Medicaid" Kaiser Family Foundation, June 2008

<sup>4</sup> "Caregiving in the U.S.", National Alliance for Caregiving and AARP. Washington, DC: Author, 2008

Northwestern Long Term Care Insurance Company's LTC insurance policy contains exclusions and limitations.  
This purpose of this piece is for the marketing and solicitation of insurance.

