

SERFF Tracking Number: NWST-126145145 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 42442
Company
Company Tracking Number: 90-2406 LTC (0506)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 90-2406 LTC (0506)
Project Name/Number: 90-2406 LTC (0506)/90-2406 LTC (0506)

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2406 LTC (0506) SERFF Tr Num: NWST-126145145 State: ArkansasLH
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 42442
Sub-TOI: LTC03I.001 Qualified Co Tr Num: 90-2406 LTC (0506) State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett
Authors: Addie Croeker, John Kotarski Disposition Date: 05/29/2009
Date Submitted: 05/14/2009 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: 90-2406 LTC (0506) Status of Filing in Domicile: Pending
Project Number: 90-2406 LTC (0506) Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 05/29/2009 Explanation for Other Group Market Type:
State Status Changed: 05/29/2009
Deemer Date: Corresponding Filing Tracking Number:
Filing Description:

We are submitting the above referenced 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.

The following previously approved pages will always be used with the above-referenced form: 90-2129 LTC (1101) and 90-2112 LTC (1101).The bracketed fields on the enclosed form will vary depending on the proposed insured's age, state of residence, and the values that are input.

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If you should have any questions regarding the enclosed form, you may call me at (414) 665-5637 or you can e-mail me at johnkotarski@northwesternmutual.com.

Company and Contact

Filing Contact Information

John Kotarski, Product Compliance Specialist johnkotarski@northwesternmutual.com
 720 East Wisconsin Avenue (414) 665-5637 [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

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance Company	\$25.00	05/14/2009	27883992

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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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Item Type	Item Name	Item Status	Public Access
Form	NLTC Network Illustration System - Self-Funding Calculator Page		Yes

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Form Schedule

Lead Form Number: 90-2406 LTC (0506)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	90-2406 LTC (0506)	Advertising	NLTC Network Illustration System - Self-Funding Calculator Page	Initial		0	90-2406 LTC (0506).pdf

Long Term Care Self-Funding Calculator

QuietCare®

For A. Example, Age [50, Male]

State of Residence: [Illinois]

The following illustrates the potential cost of a future long-term care event beginning at age [80]* and lasting [5]* years. The current annual cost of care is [\$73,000]** and future costs assume 5% annual inflation. However, long term care costs may vary by age, what type of care is needed, where the care is provided and the length of the event.

Year	Age**	Current Annual Cost: [\$73,000]	Future Annual Cost
2039	80		\$315,502
2040	81		\$331,277
2041	82		\$347,841
2042	83		\$365,233
2043	84		\$383,494
Total Resources Needed to Fund Future Expense+			\$1,743,347+

With an after tax return of [4%]*** annually, a single investment of [\$313,884] would be needed today to fund a future long-term care expense totaling [\$1,743,347].

* This page illustrates a hypothetical claim occurring at age [80] lasting for [5] years and assumes the actual expenses will not exceed the Current Annual Cost. The actual cost of care may be higher or lower.

** Source: Northwestern Long Term Care Cost of Care Survey Report, November 2008, Long Term Care Group, Inc.

*** The after tax return rate of a single investment that would be required to generate the total resources needed to fund a future long term care expense under the assumed scenario.

+ Total Resources Needed to Fund Future Expense - Illustrates a pool of money the insured would need to fund a Long Term Care event lasting for the specified time frame. The actual cost of care may be higher or lower than the Future Annual Cost.

Policy forms RS.LTC.(0708) and RS.LTC.ML.(0708) contains exclusions and limitations.

Form RS.LTC.ML.(0708) is only available in New Jersey, New York, Ohio and Pennsylvania.

Presented By: [Norm Weston, Agent]

[00/00/00]

[Page _ of _]

90-2406 LTC (0506)

Illustration No. [WI5555-XXXX-5555]

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

