

SERFF Tracking Number: NWST-126209663 State: Arkansas
 Filing Company: Northwestern Long Term Care Insurance Company State Tracking Number: 42809
 Company Tracking Number: 29-5132-01 LTC (0709)
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: 29-5132-01 LTC (0709)
 Project Name/Number: 29-5132-01 LTC (0709)/29-5132-01 LTC (0709)

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 29-5132-01 LTC (0709) SERFF Tr Num: NWST-126209663 State: ArkansasLH
 TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 42809
 Sub-TOI: LTC03I.001 Qualified Co Tr Num: 29-5132-01 LTC (0709) State Status: Approved-Closed
 Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett
 Authors: Addie Croeker, Jason Disposition Date: 07/09/2009
 Gross
 Date Submitted: 06/30/2009 Disposition Status: Approved
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: 29-5132-01 LTC (0709) Status of Filing in Domicile: Not Filed
 Project Number: 29-5132-01 LTC (0709) Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: We do not file
 Advertising in our state of domicile (Wisconsin).
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 07/09/2009 Explanation for Other Group Market Type:
 State Status Changed: 07/09/2009
 Deemer Date: Corresponding Filing Tracking Number:
 Filing Description:

We are submitting the forms listed below 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. These forms are being submitted on behalf of Northwestern Long Term Care Insurance Company, a wholly owned subsidiary of The Northwestern Mutual Life Insurance Company.

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These forms will be used as a LTC Direct Mail Packet in 3 versions.

Form number 29-5132-02 LTC (0709), which is a letter, and form number 29-5132-05 LTC (0709), which is a reply note, will be sent to the general public for recipients to review and return to NLTC if they want more information on the product. The letter provides a description of ltc, the response note allows recipient to provide detail regarding the different aspects of the product in which they have an interest.

Form number 29-5132-01 LTC (0709), which is a letter, and form number 29-5132-05 LTC (0709), which is a reply note, will be sent to the general public for recipients to review and return to NLTC if they want more information on the product. The letter provides a description of ltc, the response note allows recipient to provide detail regarding the different aspects of the product in which they have an interest.

Form numbers 29-5132-03 LTC (0709) and 29-5132-4 LTC (0709), which is a letter and brochure respectively, will be sent to the general public. Form 29-5132-05 LTC (0709), a reply note for recipients, will also be included to return to NLTC if they want more information on the product. The letter and brochure provide a description of ltc, response note allows recipient to provide detail regarding the different aspects of the product in which they have an interest.

If you should have any questions regarding the enclosed forms, you may call me at (414) 665-4549 or you can e-mail me at jasongross@northwesternmutual.com. On e-mails that are sent, please copy Addiecroeker@northwesternmutual.com.

Sincerely,
Jason Gross
Product Compliance Specialist

Company and Contact

Filing Contact Information

Jason Gross, Product Compliance Specialist jasongross@northwesternmutual.com
720 E. Wisconsin Ave. (414) 665-4549 [Phone]
Milwaukee, WI 53202 (414) 665-5006[FAX]

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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) 271-1444 ext. [Phone] FEIN Number: 36-2258318

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Filing Fees

Fee Required? Yes
Fee Amount: \$125.00
Retaliatory? No
Fee Explanation: \$25 per form (5 forms = \$125)
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance Company	\$125.00	06/30/2009	28892406

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
	\$0.00	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Marie Bennett	07/09/2009	07/09/2009

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Item Type	Item Name	Item Status	Public Access
Form	LTC Direct Mail Packet - version 2 (stat on ages receiving care)	Approved	Yes
Form	LTC Direct Mail Packet - version 1 (guaranteed policies)	Approved	Yes
Form	LTC Direct Mail Packet - version 3 (with brochure)	Approved	Yes
Form	LTC Direct Mail Packet - version 3 (with brochure)	Approved	Yes
Form	LTC Direct Mail Packet - reply card	Approved	Yes

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Form Schedule

Lead Form Number: 29-5132-01 LTC (0709)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved	29-5132-01 LTC (0709)	Advertising	LTC Direct Mail Packet - version 2 (stat on ages receiving care)	Initial		0	29 5132 01 LTC (0709).pdf
Approved	29-5132-02 LTC (0709)	Advertising	LTC Direct Mail Packet - version 1 (guaranteed policies)	Initial		0	29 5132 02 LTC (0709).pdf
Approved	29-5132-03 LTC (0709)	Advertising	LTC Direct Mail Packet - version 3 (with brochure)	Initial		0	29 5132 03 LTC (0709).pdf
Approved	29-5132-04 LTC (0709)	Advertising	LTC Direct Mail Packet - version 3 (with brochure)	Initial		0	29 5132 04 LTC (0709).pdf
Approved	29-5132-05 LTC (0709)	Advertising	LTC Direct Mail Packet - reply card	Initial		0	29 5132 05 LTC (0709).pdf



**Northwestern Long Term Care
Insurance Company™**

A Northwestern Mutual Company

<<Date>>

<<Sample A. Sample>>

<<Address1>>

<<Address2>>

<<Address3>>

LEARN MORE. PLAN NOW.

Protect against the high cost of long-term care.

Dear <<Recipient's name>>,

You need dependable information and trusted advice to make important decisions in life. I can help. I've fielded a number of questions from clients about long-term care and I'd like to take this opportunity to address some common concerns and misconceptions.

Only long-term care insurance is designed to pay for long-term care.

Contrary to what many people think, long-term care is not generally covered by other types of insurance – not health insurance, not Medicare and not disability income insurance. Only long-term care insurance covers the full continuum of services associated with long-term care.

Long-term care services can be very costly.

The high cost of long-term care services – even for a relatively brief period of a few years – could pose a serious threat to your family's lifestyle and financial security. Without long-term care insurance, the responsibility for costs and care may fall to you and your family – a situation most of us would like to avoid.

A reliable solution from a company you can trust.

With QuietCare,[®] long-term care insurance offered through Northwestern Long Term Care Insurance Company, you can:

- Take control
- Strengthen your financial security
- Help protect against the high cost of long-term care while maintaining flexibility

Let's talk about your options.

Applying now when you're younger and in good general health increases the likelihood of being accepted for coverage and reduces the premium you pay. To arrange a convenient time to go over the options available with QuietCare,[®] call me or complete and return the enclosed reply card. You can also go online to www.northwesternltc.com to make an appointment or request more information.

Sincerely,

<<Name>>

Financial Representative

<<FR phone number>>

*P.S. It's not too soon to consider your options...40 percent of all Americans currently receiving long-term care are younger than 65.**

*Source: National Clearinghouse for Long-Term Care Information, U.S. Department of Health and Human Services, http://www.longtermcare.gov/LTC/Main_Site/Understanding_Long_Term_Care/Basics/Basics.aspx. Paper copies available upon request. Long-term care insurance may not pay for all expenses incurred. This statistic includes services for short durations that would not qualify for benefits from a LTC policy and services for which the LTC policy does not provide benefits.

The purpose of this material is for the marketing and solicitation of insurance. A Financial Representative (licensed insurance agent) may contact you.

Northwestern Long-Term Care Insurance policies contain exclusions and limitations. Policy forms: RS.LTC.(0708) and RS.LTC.ML.(0708). Policy form RS.LTC.ML.(0708) is only available in New Jersey, New York, Ohio and Pennsylvania.

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

29-5132-01 LTC (0709)

Protect your family's lifestyle and financial security.

Simply fill out the form below, fold and mail in the enclosed envelope to take the next important step.

YES, please contact me to talk about QuietCare® long-term care insurance.

I would like more information about:

- Options for care in the home, in the community & in alternate living facilities
- Available discounts
- Eligibility requirements
- Exclusions & limitations

My phone number is: _____

Best time to reach me is: _____

<Jane Doe>

<123 East Main Street>

<Milwaukee, WI 53202>

My financial representative is: <Financial Representative>

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 **Northwestern Long Term Care
Insurance Company™**



**Northwestern Long Term Care
Insurance Company™**

A Northwestern Mutual Company

<<Date>>

<<Sample A. Sample>>

<<Address1>>

<<Address2>>

<<Address3>>

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Dear <<Recipient's name>>,

You need dependable information and trusted advice to make important decisions in life. I can help. I've fielded a number of questions from clients about long-term care and I'd like to take this opportunity to address some common concerns and misconceptions.

Only long-term care insurance is designed to pay for long-term care.

Contrary to what many people think, long-term care is not generally covered by other types of insurance – not health insurance, not Medicare and not disability income insurance. Only long-term care insurance covers the full continuum of services associated with long-term care.

Long-term care services can be very costly.

The high cost of long-term care services – even for a relatively brief period of a few years – could pose a serious threat to your family's lifestyle and financial security. Without long-term care insurance, the responsibility for costs and care may fall to you and your family – a situation most of us would like to avoid.

A reliable solution from a company you can trust.

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- Take control
- Strengthen your financial security
- Help protect against the high cost of long-term care while maintaining flexibility

Let's talk about your options.

I strongly encourage you to discuss the issue with your family. Then, to arrange a convenient time to go over the options available with QuietCare[®] call me or complete and return the enclosed reply card. You can also go online to www.northwesternltc.com to make an appointment or request more information.

Sincerely,

<<Name>>

Financial Representative

<<FR phone number>>

P.S. The long-term care benefits of Northwestern Long Term Care Insurance Company's policies have been 100 percent guaranteed by The Northwestern Mutual Life Insurance Company.

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

29-5132-02 LTC (0709)

Protect your family's lifestyle and financial security.

Simply fill out the form below, fold and mail in the enclosed envelope to take the next important step.

YES, please contact me to talk about QuietCare® long-term care insurance.

I would like more information about:

- Options for care in the home, in the community & in alternate living facilities
- Available discounts
- Eligibility requirements
- Exclusions & limitations

My phone number is: _____

Best time to reach me is: _____

<Jane Doe>

<123 East Main Street>

<Milwaukee, WI 53202>

My financial representative is: <Financial Representative>

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**Northwestern Long Term Care
Insurance Company™**



LEARN MORE. PLAN NOW.

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<<Date>>

<<Sample A. Sample>>

<<Address>>

<<Address2>>

<<Address3>>

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Sincerely,

<<Name>>

Financial Representative

<<FR Phone #>>

P.S. Please take a minute to review the enclosed brochure on QuietCare[®] long-term care insurance to see how it can help protect your assets and your choices of how and where you receive care.

The purpose of this material is for the marketing and solicitation of insurance. A Financial Representative (licensed insurance agent) may contact you.

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

29-5132-03 LTC (0709)



QuietCare® TAX-QUALIFIED LONG-TERM CARE INSURANCE

 **Northwestern Long Term Care
Insurance Company™**

A Northwestern Mutual Company

Thanks to advances in medicine and healthier lifestyles, most of us will live well into our golden years. An important distinction, though, is that while we're living longer, we're not necessarily living independently longer.

Protect your family's assets, lifestyle and options.

Maintaining control over our own circumstances will become more and more meaningful with every passing year. We may be subject to chronic conditions like severe arthritis, Parkinson's, multiple sclerosis, Alzheimer's and other genetic or hereditary diseases for which there are presently no cures. We cannot predict the future, but the longer we live, the greater our chances are of needing care-giving services on a long-term basis.

And the high cost of receiving these services can jeopardize not only our lifestyle but our family's lifestyle and the financial security we've spent our lifetime establishing. That's why it's important to consider including long-term care insurance in our planning.



What is long-term care?

Long-term care encompasses services provided to individuals suffering from a chronic illness, disabling condition or cognitive impairment. These services are generally needed for an extended period of time and may not "cure" or "heal" the patient. They focus on helping the individual with routine activities such as bathing, dressing and eating.

Services may be provided in your home, in your community, in an alternate living facility or in a nursing home. The range of services is broad in scope and can be provided by personal care providers, such as home health aides, or by professional care providers, such as registered nurses and physical therapists.



What are your “perceived” options and your real options?

YOUR FAMILY

Historically, family members have generally taken on the responsibility of caring for their aging parents. However, changes in family dynamics – having fewer children, having children later, dual-income families, more single parent households and families spread across the country – are weakening the traditional support network for caregiving.

If you’re relying on your family to provide care, ask yourself these questions:

- Will your spouse be healthy enough to provide you with long-term care?
- Do you have children?
- If so, is it a preferred option for both you and your children that they care for you?
- Do they live nearby?
- If not, would one of you be willing to move in order for them to care for you?
- Do they work?
- Do they have their own children?
- How much time will your children may have to care for you?

To have family members become caregivers is not often a planned option, but rather a situation of reaction or need. Juggling caregiving and work responsibilities may result in caregivers arriving late and leaving early from their jobs, taking time off during the day or working weekends – sacrifices that can ultimately reduce lifetime earnings and retirement savings.

When private insurance pays for long-term care, caregivers can spend more quality time with their loved one, serving to enhance emotional well-being.



DISABILITY INCOME INSURANCE

A fundamental building block to an overall financial plan, disability income insurance is designed to protect your ability to earn income should you become sick or hurt and unable to work. However, it is not designed specifically to fund long-term care and does not necessarily protect your assets.

MEDICARE

For most Americans, Medicare becomes our health insurance at age 65. It is designed to pay primarily for acute, short-term conditions such as broken bones, emergency surgery and heart attacks – conditions that are usually treated in a hospital or in a skilled nursing facility.

Medicare primarily pays medical benefits, but generally pays limited or no long-term care benefits for chronic conditions such as Alzheimer’s disease, osteoporosis, Parkinson’s disease and severe arthritis.

Medicare generally doesn’t pay for custodial (non-skilled) care in the home, in the community, in alternate living facilities or in nursing facilities – the type of care required by chronic medical conditions that evolve over a longer period of time. To qualify for Medicare-covered skilled care, you must meet certain conditions when you get out of the hospital. Some Medicare Advantage Plans may offer limited skilled nursing facility and skilled home care if the care is medically necessary.¹

¹ “Medicare and You 2009,” Department of Health and Human Services, 2009.

If the necessary conditions are met, skilled nursing facility services are covered as follows:²

DAYS	YOU PAY	MEDICARE PAYS
1-20	Nothing	Everything
21-100	\$133.50/day	Balance
101+	Everything	Nothing

Based on 2009 figures.

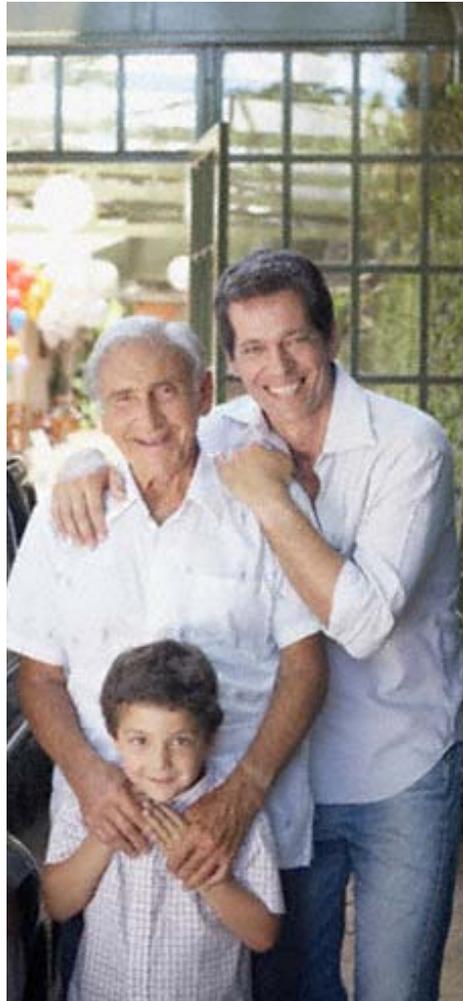
National Annual Projected Cost of Long-Term Care Services

(assuming a 5 percent annual increase in costs)³

	2008	2038
Home health aide (8 hours/day)	\$75,920	\$328,122
Assisted Living Facility	\$41,160	\$177,891
Private Room (Nursing Home)	\$76,650	\$331,277

In 2008, a 50 year-old would have to accumulate over \$1,800,000 to pay for five years of home health care by the time he or she reached age 80. With an after tax return of 6% annually, a single investment of over \$280,000 would be needed today to fund that future home health care expense.

Note: These figures provide national averages. See your financial representative (a licensed agent) for the average cost of care in your area.



² "Medicare and You 2009," Department of Health and Human Services, 2009.

³ Source of cost of care by state = Northwestern Long Term Care Cost of Care Survey, November 2008. Long Term Care Group, Inc. Annual cost of home health aide based on average hourly rate, 8 hours a day, and 365 days a year. Annual cost of assisted living based on average monthly rate for 12 months. Annual cost of nursing facility based on average nursing home private daily room rate for 365 days. Future cost based on 5% annual increase. Assumption is an estimate; actual inflation may be higher or lower than 5% .

MEDICAID⁴

This state-administered government-funded program pays health care expenses for low-income individuals. If eligibility requirements are met, Medicaid can pay for nursing facility and limited home health care services. The recipient must meet the state's eligibility requirements.

PRIVATE PAY

Another potential option is to pay privately for long-term care out of your own income and savings. For most of us, this option is not economically feasible because of annual costs that continue to outpace gains in real income. From 1990 to 1995, nursing home costs rose 6.25 percent a year; a government study forecasts that home health and nursing home costs will rise 5.8 percent a year through 2010.⁵

LONG-TERM CARE INSURANCE

Only long-term care insurance is specifically designed to reimburse some of the costs of receiving various levels of care for chronic conditions either in your home, in the community, in alternate living facilities or in nursing homes. This gives you more options as to when, where, how much and what type of care you can receive.



⁴ Also referred to as MassHealth in Massachusetts.

⁵ "What Does Long-Term Care Cost?", National Clearinghouse for Long-Term Care Information, U.S. Department of Health and Human Services. http://www.longtermcare.gov/LTC/Main_Site/Paying_LTC/Costs_Of_Care/ Costs_Of_Care.aspx, January, 2008. Paper copies are available upon request.

Your choices with QuietCare® long-term care insurance

QuietCare,® long-term care insurance offered through Northwestern Long Term Care Insurance Company (Northwestern Long Term Care), helps you plan for the ability to afford options such as...

CARE IN YOUR HOME

Home care services can be an alternative to receiving care in a facility setting. Home health-care-eligible providers include qualified home health-care agencies or certain qualifying independent care providers which deliver care in:

- Your home
- The home of a friend or relative, or
- A community-based residential facility.





Qualified home health-care agencies must be licensed and/or certified by the state⁶ and provide care by one or more of the following qualified home healthcare providers:⁷

- Registered nurses
- Licensed practical nurses
- Licensed vocational nurses
- Occupational therapists
- Physical therapists
- Speech therapists
- Licensed or certified social workers
- Certified home health aides
- Certified nursing assistants

An immediate family member may provide care if he or she meets the above criteria and is providing such care as an employee of a qualified home health-care agency.

You can also receive care through an independent care provider, who is a person not affiliated with a home health-care agency but otherwise meets the definition of a qualified home health-care provider as indicated above. A family member cannot be an independent care provider.

⁶ In states that do not license or certify these providers, other guidelines may apply.

⁷ Providers may vary by state.

Incidental homemaker services – support services necessary to remain in the home, such as meal preparation, laundry, light housekeeping and supervision of taking medications – may be delivered by a home healthcare-eligible provider if provided by the same individual and on the same visit as other qualified long-term care services.

In addition to care in your home, you'll also have options for . . .

Caregiver training. Instruction for a friend or family member that teaches them how to better care for you.

Care in your community. Services such as adult day care that can allow your informal caregiver time during the day to work or take care of other needs.

An alternate plan of care. Avoid or postpone a stay in a nursing home or alternate living facility with a plan to reimburse costs for services and devices that could keep you in your home.⁸

Care in an alternate living facility. Includes assisted living, Alzheimer's care, adult foster care, personal care or community-based residential facilities that provide ongoing care.

Care in a nursing home. Facilities primarily in the business of providing licensed nursing care (skilled, intermediate and custodial) to inpatients on a 24-hour-a-day basis.

Hospice care. Inpatient and outpatient services that provide end of life care while alleviating the physical, emotional and social discomforts of the terminally ill.



⁸ A written agreement between a licensed healthcare practitioner, yourself and Northwestern Long Term Care Insurance Company is required.



Customizing your QuietCare® policy

With QuietCare, you have a great deal of flexibility in terms of the amount of coverage and the related cost of the insurance. It's not an all or nothing decision – you can protect some, a little, or a lot, by the amount of coverage you purchase.

QuietCare may be purchased between the ages of 18 and 79. You can customize your policy to meet your specific needs and preferences. In order to determine the amount of coverage that's right for you, it is important that you understand the average costs of care in your area.

Your Northwestern Long Term Care financial representative can walk you through the details of the policy and help you complete a worksheet to create customized QuietCare plans based on different scenarios.

Contact your financial representative⁹ for more information

The purchase of long-term care insurance is a personal and important decision. Evaluating your financial situation with the assistance of your financial representative and your family will enable you determine what levels of coverage and optional benefits are most appropriate.

Taking this action will enable you to make a good, informed decision in choosing long-term care insurance coverage that best meets your needs while protecting your assets and preserving your choice of care.

Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance.

⁹ A licensed insurance agent.



Our financial strength

Northwestern Long Term Care Insurance Company is a wholly owned subsidiary of The Northwestern Mutual Life Insurance Company (Northwestern Mutual). Northwestern Long Term Care Insurance Company maintains the best possible insurance financial strength ratings from all four major rating services (see chart below).

Northwestern Mutual is one of the World's Most Admired life insurance companies, leading its industry in the attributes of financial soundness, quality of products/services and long-term investment, according to executives, directors and analysts responding to FORTUNE® magazine's 2009 annual survey.¹⁰

Our commitment

Our ratings and reputation represent our promise to pay our claims and meet our obligations. Moreover, our third-party ratings provide a professional assessment of Northwestern Long Term Care Insurance Company's strength and security.

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY RATINGS.¹¹

A++	AAA	AAA	Aaa
A.M. BEST	STANDARD & POOR'S	FITCH RATINGS	MOODY'S
Superior	Extremely Strong	Extremely Strong	Exceptional
Highest Rating	Highest Rating	Highest Rating	Best Possible Rating

These ratings provide a professional assessment of Northwestern LTC's financial strength and security and represent our promise to pay our claims and meet our obligations. Additionally, benefits of Northwestern LTC policies have been 100 percent guaranteed by Northwestern Mutual.

¹⁰ March 16, 2009 issue, FORTUNE® magazine survey

¹¹ The four agencies listed base ratings on the financial strength of the insurance company. These ratings are not recommendations of specific policy provisions, rates or practices of the insurance company. Since its entrance into the long-term care insurance market in 1998, all four agencies have given Northwestern Long Term Care Insurance Company the best possible insurance financial strength ratings. At the time of this publication, our most current ratings are for the following dates: A.M. Best <MONTH, YEAR>, Fitch Ratings <MONTH, YEAR>, Moody's <MONTH, YEAR> and Standard & Poor's <MONTH, YEAR>. Third party ratings are subject to change.

This brochure is not all-inclusive. The policy provides a complete list of benefits, limitations and exclusions. QuietCare® is an individual tax-qualified long-term care insurance policy that is medically underwritten. This material is produced for the marketing and solicitation of insurance. You may be contacted by a financial representative.

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

www.nmfn.com

29-5132-04 LTC (0709)

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



A Northwestern Mutual Company

Protect your family's lifestyle and financial security.

Simply fill out the form below, fold and mail in the enclosed envelope to take the next important step.

YES, please contact me to talk about QuietCare® long-term care insurance.

I would like more information about:

- Options for care in the home, in the community & in alternate living facilities
- Available discounts
- Eligibility requirements
- Exclusions & limitations

My phone number is: _____

Best time to reach me is: _____

<Jane Doe>

<123 East Main Street>

<Milwaukee, WI 53202>

My financial representative is: <Financial Representative>

The purpose of this material is for the marketing and solicitation of insurance. A Financial Representative (licensed insurance agent) may contact you.

Northwestern Long-Term Care Insurance policies contain exclusions and limitations. Policy forms: RS.LTC.(0708) and RS.LTC.ML.(0708). Policy form RS.LTC.ML.(0708) is only available in New Jersey, New York, Ohio and Pennsylvania.

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