

SERFF Tracking Number: NWST-126836371 State: Arkansas  
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 46922  
Company  
Company Tracking Number: 90-2446 LTC (1010)  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: 90-2446 LTC (1010)  
Project Name/Number: 90-2446 LTC (1010)/90-2446 LTC (1010)

## Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2446 LTC (1010) SERFF Tr Num: NWST-126836371 State: Arkansas  
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 46922  
Sub-TOI: LTC03I.001 Qualified Co Tr Num: 90-2446 LTC (1010) State Status: Closed  
Filing Type: Advertisement Reviewer(s): Marie Bennett, Harris Shearer  
Authors: Addie Croeker, Jason Gross Disposition Date: 10/06/2010  
Date Submitted: 09/29/2010 Disposition Status: Filed  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: 90-2446 LTC (1010) Status of Filing in Domicile: Pending  
Project Number: 90-2446 LTC (1010) Date Approved in Domicile:  
Requested Filing Mode: Review & Approval 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: 10/06/2010 Explanation for Other Group Market Type:  
State Status Changed: 10/06/2010  
Deemer Date: Created By: Addie Croeker  
Submitted By: Addie Croeker Corresponding Filing Tracking Number:

Filing Description:

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

These forms are intended for use by our agents to use with clients and prospects about long-term care insurance. Please note that these pieces may also be available on our website.

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](mailto:jasongross@northwesternmutual.com). On e-mails that are sent, please copy

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 addiecroeker@northwesternmutual.com.

Sincerely,

Jason Gross, FLMI  
 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]

### 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 Group Name: State ID Number:  
 Milwaukee, WI 53202 FEIN Number: 36-2258318  
 (414) 271-1444 ext. [Phone]

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: \$50 per form = \$100  
 Per Company: No

| COMPANY  | AMOUNT   | DATE PROCESSED | TRANSACTION # |
|--|----------|----------------|---------------|
| Northwestern Long Term Care Insurance<br>Company | \$100.00 | 09/29/2010     | 40004597      |

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## Correspondence Summary

### Dispositions

| Status | Created By    | Created On | Date Submitted |
|--------|---------------|------------|----------------|
| Filed  | Marie Bennett | 10/06/2010 | 10/06/2010     |

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## Disposition

Disposition Date: 10/06/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.



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 Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 46922  
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## Form Schedule

### Lead Form Number: 90-2446 LTC (1010)

| Schedule Item Status | Form Number           | Form Type Form Name                       | Action  | Action Specific Data | Readability | Attachment             |
|----------------------|-----------------------|---|---------|----------------------|-------------|------------------------|
|                      | 90-2446 LTC (1010)    | Advertising Cost of Care - State Averages | Initial |                      | 0.000       | 90-2446 LTC (1010).pdf |
|                      | 90-2446-83 LTC (1010) | Advertising Cost of Care- Arkansas        | Initial |                      | 0.000       | 90-2446-83 AR.pdf      |

# Northwestern Long-Term Care

## COST OF CARE – STATE AVERAGES<sup>1</sup>

| State/City         | Nursing Home Daily Average | Assisted Living Monthly Average* | Home Health Care Hourly Average |
|--------------------|----------------------------|----------------------------------|---------------------------------|
| <b>Alabama</b>     | <b>\$183</b>               | <b>\$3,008</b>                   | <b>\$25</b>                     |
| Birmingham         | \$182                      | \$3,064                          | \$28                            |
| Huntsville         | \$189                      | \$3,324                          | \$25                            |
| Mobile             | \$172                      | \$2,789                          | \$25                            |
| Montgomery         | \$193                      | \$2,806                          | \$27                            |
| <b>Alaska</b>      | <b>\$576</b>               | <b>\$4,843</b>                   | <b>\$23</b>                     |
| Anchorage          | \$576                      | \$4,843                          | \$23                            |
| <b>Arizona</b>     | <b>\$240</b>               | <b>\$3,114</b>                   | <b>\$26</b>                     |
| Phoenix            | \$253                      | \$3,205                          | \$26                            |
| Tucson             | \$225                      | \$2,915                          | \$26                            |
| <b>Arkansas</b>    | <b>\$177</b>               | <b>\$3,018</b>                   | <b>\$20</b>                     |
| Little Rock        | \$177                      | \$3,018                          | \$20                            |
| <b>California</b>  | <b>\$274</b>               | <b>\$3,213</b>                   | <b>\$23</b>                     |
| Brea               | \$400                      | \$3,490                          | \$20                            |
| Fresno             | \$265                      | \$2,832                          | \$20                            |
| Los Angeles        | \$215                      | \$4,122                          | \$20                            |
| Irvine             | \$261                      | \$3,794                          | \$20                            |
| San Bernardino     | \$210                      | \$2,385                          | \$18                            |
| Sacramento         | \$337                      | \$3,138                          | \$22                            |
| San Diego          | \$243                      | \$3,057                          | \$21                            |
| San Francisco      | \$432                      | \$3,966                          | \$30                            |
| San Jose           | \$249                      | \$3,240                          | \$26                            |
| Stockton           | \$248                      | \$2,498                          | \$27                            |
| Oxnard             | \$235                      | \$3,645                          | \$23                            |
| Pomona             | \$198                      | \$2,510                          | \$21                            |
| Roseville          | \$236                      | \$3,325                          | \$23                            |
| Walnut Creek       | \$299                      | \$3,372                          | \$24                            |
| Woodland Hills     | \$218                      | \$3,258                          | \$20                            |
| <b>Colorado</b>    | <b>\$234</b>               | <b>\$3,136</b>                   | <b>\$26</b>                     |
| Arvada             | \$236                      | \$2,582                          | \$34                            |
| Denver             | \$239                      | \$3,479                          | \$26                            |
| <b>Connecticut</b> | <b>\$405</b>               | <b>\$3,683</b>                   | <b>\$28</b>                     |
| Hartford           | \$355                      | \$3,559                          | \$24                            |
| Stamford           | \$423                      | \$4,032                          | \$35                            |
| <b>Florida</b>     | <b>\$238</b>               | <b>\$2,775</b>                   | <b>\$19</b>                     |
| Ft. Lauderdale     | \$251                      | \$2,707                          | \$19                            |
| Jacksonville       | \$226                      | \$2,721                          | \$24                            |
| Orlando            | \$242                      | \$2,663                          | \$19                            |
| Tampa              | \$238                      | \$2,999                          | \$18                            |
| <b>Georgia</b>     | <b>\$182</b>               | <b>\$2,790</b>                   | <b>\$19</b>                     |
| Atlanta            | \$196                      | \$3,055                          | \$18                            |
| Macon              | \$169                      | \$2,340                          | \$19                            |
| Savannah           | \$177                      | \$2,757                          | \$20                            |

| State/City           | Nursing Home Daily Average | Assisted Living Monthly Average* | Home Health Care Hourly Average |
|----------------------|----------------------------|----------------------------------|---------------------------------|
| <b>Hawaii</b>        | <b>\$307</b>               | <b>\$4,817</b>                   | <b>\$22</b>                     |
| Honolulu             | \$307                      | \$4,817                          | \$22                            |
| <b>Idaho</b>         | <b>\$227</b>               | <b>\$3,263</b>                   | <b>\$20</b>                     |
| Boise                | \$227                      | \$3,263                          | \$20                            |
| <b>Illinois</b>      | <b>\$267</b>               | <b>\$3,266</b>                   | <b>\$22</b>                     |
| Champaign            | \$163                      | \$3,213                          | \$22                            |
| Chicago              | \$270                      | \$3,411                          | \$20                            |
| Downers Grove        | \$287                      | \$3,197                          | \$22                            |
| <b>Indiana</b>       | <b>\$247</b>               | <b>\$2,987</b>                   | <b>\$22</b>                     |
| Indianapolis         | \$247                      | \$3,000                          | \$21                            |
| South Bend           | \$255                      | \$2,500                          | \$23                            |
| <b>Iowa</b>          | <b>\$185</b>               | <b>\$3,069</b>                   | <b>\$24</b>                     |
| Cedar Rapids         | \$173                      | \$3,232                          | \$24                            |
| Davenport            | \$183                      | \$2,958                          | \$23                            |
| Des Moines           | \$211                      | \$3,010                          | \$25                            |
| <b>Kansas</b>        | <b>\$197</b>               | <b>\$3,589</b>                   | <b>\$20</b>                     |
| Overland Park        | \$222                      | \$3,524                          | \$22                            |
| Wichita              | \$173                      | \$3,693                          | \$19                            |
| <b>Kentucky</b>      | <b>\$209</b>               | <b>\$3,200</b>                   | <b>\$18</b>                     |
| Louisville           | \$209                      | \$3,200                          | \$18                            |
| <b>Louisiana</b>     | <b>\$159</b>               | <b>\$2,715</b>                   | <b>\$16</b>                     |
| Baton Rouge          | \$148                      | \$2,488                          | \$16                            |
| Lafayette            | \$143                      | \$2,585                          | \$16                            |
| New Orleans          | \$178                      | \$3,453                          | \$15                            |
| Shreveport           | \$163                      | \$2,661                          | \$15                            |
| <b>Maine</b>         | <b>\$306</b>               | <b>\$4,646</b>                   | <b>\$22</b>                     |
| Portland             | \$306                      | \$4,646                          | \$22                            |
| <b>Maryland</b>      | <b>\$280</b>               | <b>\$4,103</b>                   | <b>\$20</b>                     |
| Baltimore            | \$287                      | \$3,971                          | \$20                            |
| Bethesda             | \$269                      | \$3,505                          | \$20                            |
| <b>Massachusetts</b> | <b>\$313</b>               | <b>\$4,402</b>                   | <b>\$26</b>                     |
| Boston               | \$313                      | \$4,402                          | \$26                            |
| <b>Michigan</b>      | <b>\$247</b>               | <b>\$3,117</b>                   | <b>\$20</b>                     |
| Detroit              | \$249                      | \$2,939                          | \$21                            |
| Grand Rapids         | \$250                      | \$3,151                          | \$19                            |
| Lansing              | \$193                      | \$3,653                          | \$21                            |
| <b>Minnesota</b>     | <b>\$259</b>               | <b>\$4,646</b>                   | <b>\$26</b>                     |
| Minneapolis-St. Paul | \$259                      | \$4,646                          | \$26                            |
| <b>Mississippi</b>   | <b>\$183</b>               | <b>\$3,201</b>                   | <b>\$16</b>                     |
| Jackson              | \$183                      | \$3,201                          | \$16                            |
| <b>Missouri</b>      | <b>\$203</b>               | <b>\$2,749</b>                   | <b>\$19</b>                     |
| St. Louis            | \$203                      | \$2,749                          | \$19                            |
| <b>Montana</b>       | <b>\$202</b>               | <b>\$2,917</b>                   | <b>\$20</b>                     |
| Billings             | \$202                      | \$2,917                          | \$20                            |

State averages listed in green bar next to state name.

| State/City            | Nursing Home Daily Average | Assisted Living Monthly Average* | Home Health Care Hourly Average |
|-----------------------|----------------------------|----------------------------------|---------------------------------|
| <b>Nebraska</b>       | <b>\$209</b>               | <b>\$3,261</b>                   | <b>\$22</b>                     |
| Omaha                 | \$209                      | \$3,261                          | \$22                            |
| <b>Nevada</b>         | <b>\$237</b>               | <b>\$2,782</b>                   | <b>\$23</b>                     |
| Las Vegas             | \$225                      | \$2,688                          | \$26                            |
| Reno                  | \$254                      | \$3,447                          | \$22                            |
| <b>New Hampshire</b>  | <b>\$272</b>               | <b>\$4,194</b>                   | <b>\$23</b>                     |
| Manchester            | \$272                      | \$4,194                          | \$23                            |
| <b>New Jersey</b>     | <b>\$287</b>               | <b>\$4,370</b>                   | <b>\$21</b>                     |
| Cherry Hill           | \$284                      | \$4,464                          | \$21                            |
| Princeton             | \$273                      | \$4,745                          | \$23                            |
| Saddle Brook          | \$326                      | \$3,240                          | \$21                            |
| <b>New Mexico</b>     | <b>\$217</b>               | <b>\$2,857</b>                   | <b>\$21</b>                     |
| Albuquerque           | \$217                      | \$2,857                          | \$21                            |
| <b>New York</b>       | <b>\$362</b>               | <b>\$3,373</b>                   | <b>\$23</b>                     |
| Brooklyn              | \$349                      | \$2,689                          | \$16                            |
| Buffalo               | \$314                      | \$3,086                          | \$22                            |
| Forest Hills          | \$355                      | \$4,575                          | \$20                            |
| Jericho               | \$358                      | \$3,300                          | \$22                            |
| Latham                | \$324                      | \$3,325                          | \$22                            |
| Melville              | \$398                      | \$3,800                          | \$24                            |
| New Windsor           | \$341                      | \$3,800                          | \$26                            |
| New York              | \$433                      | \$4,292                          | \$16                            |
| Rochester             | \$342                      | \$3,000                          | \$23                            |
| Rye                   | \$398                      | \$4,500                          | \$23                            |
| Syracuse              | \$296                      | \$2,460                          | \$25                            |
| <b>North Carolina</b> | <b>\$219</b>               | <b>\$3,507</b>                   | <b>\$20</b>                     |
| Charlotte             | \$223                      | \$3,507                          | \$20                            |
| Raleigh               | \$213                      | \$3,506                          | \$19                            |
| <b>North Dakota</b>   | <b>\$189</b>               | <b>\$2,620</b>                   | <b>\$21</b>                     |
| Fargo                 | \$189                      | \$2,620                          | \$21                            |
| <b>Ohio</b>           | <b>\$228</b>               | <b>\$3,225</b>                   | <b>\$20</b>                     |
| Cincinnati            | \$241                      | \$3,181                          | \$21                            |
| Cleveland             | \$216                      | \$3,555                          | \$20                            |
| Columbus              | \$225                      | \$3,514                          | \$20                            |
| Toledo                | \$217                      | \$2,851                          | \$21                            |
| <b>Oklahoma</b>       | <b>\$195</b>               | <b>\$3,073</b>                   | <b>\$20</b>                     |
| Oklahoma City         | \$199                      | \$2,984                          | \$19                            |
| Tulsa                 | \$188                      | \$3,060                          | \$19                            |
| <b>Oregon</b>         | <b>\$238</b>               | <b>\$3,349</b>                   | <b>\$22</b>                     |
| Portland              | \$237                      | \$3,838                          | \$22                            |
| Salem                 | \$238                      | \$2,837                          | \$22                            |

State averages listed in green bar next to state name.

Northwestern Long Term Care Insurance Company  
A subsidiary of The Northwestern Mutual Life Insurance Company  
Milwaukee, WI • www.northwesternmutual.com

<sup>1</sup> Northwestern Long Term Care Cost of Care Survey Report, June 2010, Long Term Care Group, Inc.  
For more cost survey information, please see www.northwesterncostofftc.com

\* Residential Care Facilities in California

Long-term care insurance is triggered by an impairment of at least two activities of daily living, such as eating, bathing, dressing, or a severe cognitive impairment such as Alzheimer's Disease.

The purpose of this material is for the marketing and solicitation of insurance. Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance.

This material is not all-inclusive. The policy provides a complete list of benefits, limitations and exclusions. You may be contacted by a financial representative. A financial representative is a licensed insurance agent.

Policy forms TL.LTC.(1010) and TL.LTC.ML.(1010).

Form TL.LTC.ML.(1010) is available only in New Jersey, New York and Pennsylvania.

90-2446 LTC (1010)

| State/City            | Nursing Home Daily Average | Assisted Living Monthly Average* | Home Health Care Hourly Average |
|-----------------------|----------------------------|----------------------------------|---------------------------------|
| <b>Pennsylvania</b>   | <b>\$270</b>               | <b>\$3,214</b>                   | <b>\$22</b>                     |
| Harrisburg            | \$259                      | \$2,997                          | \$21                            |
| Horsham               | \$278                      | \$4,058                          | \$23                            |
| Philadelphia          | \$262                      | \$3,700                          | \$20                            |
| Pittsburgh            | \$269                      | \$2,885                          | \$23                            |
| Scranton              | \$229                      | \$2,165                          | \$24                            |
| Wayne                 | \$303                      | \$3,729                          | \$22                            |
| <b>Rhode Island</b>   | <b>\$304</b>               | <b>\$3,848</b>                   | <b>\$28</b>                     |
| Providence            | \$304                      | \$3,848                          | \$28                            |
| <b>South Carolina</b> | <b>\$194</b>               | <b>\$3,117</b>                   | <b>\$20</b>                     |
| Charleston            | \$207                      | \$3,059                          | \$20                            |
| Greenville            | \$182                      | \$3,039                          | \$20                            |
| <b>South Dakota</b>   | <b>\$196</b>               | <b>\$3,078</b>                   | <b>\$24</b>                     |
| Sioux Falls           | \$196                      | \$3,078                          | \$24                            |
| <b>Tennessee</b>      | <b>\$191</b>               | <b>\$3,115</b>                   | <b>\$23</b>                     |
| Knoxville             | \$180                      | \$3,150                          | \$21                            |
| Memphis               | \$193                      | \$2,868                          | \$25                            |
| Nashville             | \$197                      | \$2,993                          | \$22                            |
| <b>Texas</b>          | <b>\$186</b>               | <b>\$2,943</b>                   | <b>\$23</b>                     |
| Austin                | \$203                      | \$3,629                          | \$23                            |
| Corpus Christi        | \$164                      | \$2,313                          | \$24                            |
| Dallas                | \$175                      | \$3,420                          | \$26                            |
| El Paso               | \$170                      | \$2,103                          | \$29                            |
| Fort Worth            | \$180                      | \$3,122                          | \$24                            |
| Houston               | \$186                      | \$2,827                          | \$21                            |
| Midland               | \$188                      | \$3,141                          | \$18                            |
| San Antonio           | \$201                      | \$2,889                          | \$26                            |
| <b>Utah</b>           | <b>\$207</b>               | <b>\$2,895</b>                   | <b>\$22</b>                     |
| Salt Lake City        | \$207                      | \$2,895                          | \$22                            |
| <b>Vermont</b>        | <b>\$295</b>               | <b>\$4,473</b>                   | <b>\$32</b>                     |
| Burlington            | \$295                      | \$4,473                          | \$32                            |
| <b>Virginia</b>       | <b>\$265</b>               | <b>\$3,410</b>                   | <b>\$20</b>                     |
| Norfolk               | \$227                      | \$3,021                          | \$19                            |
| Richmond              | \$240                      | \$3,207                          | \$24                            |
| Roanoke               | \$206                      | \$3,198                          | \$18                            |
| Vienna                | \$310                      | \$4,093                          | \$24                            |
| <b>Washington</b>     | <b>\$253</b>               | <b>\$3,815</b>                   | <b>\$24</b>                     |
| Kennewick             | \$227                      | \$3,511                          | \$23                            |
| Bellevue              | \$271                      | \$4,300                          | \$27                            |
| Tacoma                | \$251                      | \$3,800                          | \$23                            |
| Spokane               | \$253                      | \$3,290                          | \$23                            |
| <b>West Virginia</b>  | <b>\$233</b>               | <b>\$2,773</b>                   | <b>\$18</b>                     |
| Charleston            | \$233                      | \$2,773                          | \$18                            |
| <b>Wisconsin</b>      | <b>\$264</b>               | <b>\$3,480</b>                   | <b>\$26</b>                     |
| Madison               | \$250                      | \$3,407                          | \$25                            |
| Milwaukee             | \$262                      | \$3,560                          | \$27                            |
| <b>Wyoming</b>        | <b>\$201</b>               | <b>\$3,231</b>                   | <b>\$27</b>                     |
| Casper                | \$201                      | \$3,231                          | \$27                            |



**Northwestern Long Term Care Insurance Company™**

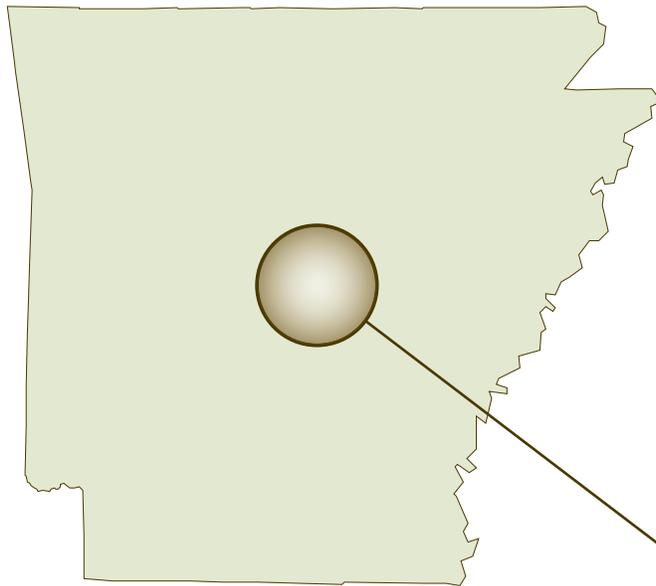
A Northwestern Mutual Company

## Long-Term Care

# COST OF CARE – ARKANSAS<sup>1</sup>

### State of Arkansas Averages

|  |           |
|--|-----------|
| Nursing Home Daily Average.....        | [. \$177] |
| Assisted Living Monthly Average* ..... | [\$3,018] |
| Home Health Care Hourly Average.....   | [...\$20] |



### Little Rock

|  |              |
|--|--------------|
| Nursing Home<br>Daily Average .....      | [... \$177]  |
| Assisted Living<br>Monthly Average* ..   | [\$3,018]    |
| Home Health Care<br>Hourly Average ..... | [..... \$20] |

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<sup>1</sup> Northwestern Long Term Care Cost of Care Survey Report, June 2010, Long Term Care Group, Inc.  
For more cost survey information, please see [www.northwesterncostofltc.com](http://www.northwesterncostofltc.com)

The purpose of this material is for the marketing and solicitation of insurance. Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance. This material is not all-inclusive. The policy provides a complete list of benefits, limitations and exclusions. You may be contacted by a financial representative. A financial representative is a licensed insurance agent.

Policy forms TT.LTC.(1010) and TT.LTC.ML.(1010).

Form TT.LTC.ML.(1010) is available only in New Jersey, New York and Pennsylvania.

90-2446-83 LTC (1010)

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