

SERFF Tracking Number: NWST-126844915 State: Arkansas  
 Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 46968  
 Company  
 Company Tracking Number: 90-2192 LTC (1010)  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
 Product Name: 90-2192 LTC (1010)  
 Project Name/Number: 90-2192 LTC (1010)/90-2192 LTC (1010)

## Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2192 LTC (1010) SERFF Tr Num: NWST-126844915 State: Arkansas  
 TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 46968  
 Sub-TOI: LTC03I.001 Qualified Co Tr Num: 90-2192 LTC (1010) State Status: Closed  
 Filing Type: Advertisement Reviewer(s): Marie Bennett, Harris Shearer  
 Authors: Addie Croeker, John Kotarski Disposition Date: 10/06/2010  
 Date Submitted: 10/04/2010 Disposition Status: Filed  
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: 90-2192 LTC (1010) Status of Filing in Domicile: Pending  
 Project Number: 90-2192 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 form 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.

Licensed insurance agents will use this worksheet with prospective clients.

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 johnkotarski@northwesternmutual.com. On e-mails that are sent, please copy addiecroeker@northwesternmutual.com.

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Sincerely,

John Kotarski  
 Product Compliance Specialist

## Company and Contact

### Filing Contact Information

John Kotarski, Product Compliance Specialist johnkotarski@northwesternmutual.com  
 720 East Wisconsin Avenue 414-665-5637 [Phone]  
 Rm S845 414-665-5006 [FAX]  
 Milwaukee, WI 53202

### 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: \$50.00  
 Retaliatory? No  
 Fee Explanation: \$50 per form  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance Company	\$50.00	10/04/2010	40218047

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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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<b>Schedule Form</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
	Brochure: NLTC: QuietCare Worksheet		Yes

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## Form Schedule

**Lead Form Number: 90-2192 LTC (1010)**

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	90-2192 LTC (10100)	Advertising Brochure: NLTC: QuietCare Worksheet	Initial		0.000	90-2192 LTC (1010).pdf

# QuietCare<sup>®</sup> Worksheet

Complete this worksheet with your financial representative\* to create a customized QuietCare<sup>®</sup> plan.

	Plan 1	Plan 2
Select one: <b>MAXIMUM MONTHLY LIMIT</b>	\$ _____ (\$1,500 <sup>1</sup> – \$12,000 <sup>2</sup> in \$100 increments)	\$ _____ (\$1,500 <sup>1</sup> - \$12,000 <sup>2</sup> in \$100 increments)
<b>ELIMINATION PERIOD</b>	<input type="checkbox"/> 6 Weeks <input type="checkbox"/> 12 Weeks <input type="checkbox"/> 25 Weeks <sup>3</sup> <input type="checkbox"/> 52 Weeks <sup>3</sup>	<input type="checkbox"/> 6 Weeks <input type="checkbox"/> 12 Weeks <input type="checkbox"/> 25 Weeks <sup>3</sup> <input type="checkbox"/> 52 Weeks <sup>3</sup>
Select one: <b>BENEFIT PERIOD</b>	<input type="checkbox"/> Three Years (1,095 Days) <input type="checkbox"/> Six Years (2,190 Days) <input type="checkbox"/> Lifetime (Unlimited)	<input type="checkbox"/> Three Years (1,095 Days) <input type="checkbox"/> Six Years (2,190 Days) <input type="checkbox"/> Lifetime (Unlimited)
<b>BENEFIT ACCOUNT VALUE<sup>4</sup></b> = Maximum Monthly Limit x Benefit Period Days	\$ _____	\$ _____

Choose from any inflation protection options		
<b>AUTOMATIC BENEFIT INCREASE (ABI)</b> (Choose amount from 3 percent, <sup>5</sup> 4 percent <sup>7</sup> or 5 percent compounded)	<input type="checkbox"/> Yes <input type="checkbox"/> percent <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> percent <input type="checkbox"/> No
OR		
<b>AUTOMATIC ADDITIONAL PURCHASE BENEFIT (AAPB)<sup>6</sup></b> (5 percent compounded)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Choose from any additional optional benefits		
<b>SURVIVORSHIP BENEFIT<sup>7</sup></b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>PAID-UP NON-FORFEITURE BENEFIT</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

\* A licensed insurance agent/producer.

<sup>1</sup> \$1,800 in Wisconsin, \$3,000 in New York, \$2,300 in Vermont aggregate minimum from all sources, \$3,000 in South Dakota aggregate minimum from all sources.

<sup>2</sup> \$15,000 in AK, CT, HI, MA, NH, NJ, NY.

<sup>3</sup> Not available in all states.

<sup>4</sup> Also called the Maximum Lifetime Benefit in CA and WA, and Lifetime Maximum Dollar Amount in MA.

<sup>5</sup> 3 percent and 4 percent not available in HI, ID, IN, NC.

Indexing of less than 5 percent is not considered "inflation protection" in all states.

<sup>6</sup> In Pennsylvania, this benefit is referred to as "Optional Additional Purchase Benefit Rider."

<sup>7</sup> Not available in New Jersey.

Northwestern Long Term Care Insurance Company – Milwaukee, WI. Policy contains exclusions and limitations.

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

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. Contact will be made by an insurance agent/producer or insurance company. A financial representative is a licensed insurance agent/producer.

90-2192 LTC (1010)



**Northwestern Long Term Care Insurance Company<sup>™</sup>**

A Northwestern Mutual Company