

SERFF Tracking Number: NWST-126568611 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 45346
Company
Company Tracking Number: 14-1651 LTC (0310)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 14-1651 LTC (0310)
Project Name/Number: 14-1651 LTC (0310)/14-1651 LTC (0310)

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 14-1651 LTC (0310) SERFF Tr Num: NWST-126568611 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 45346
Sub-TOI: LTC03I.001 Qualified Co Tr Num: 14-1651 LTC (0310) State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett
Authors: Debbie Orr, Mai Xiong Disposition Date: 04/14/2010
Date Submitted: 04/02/2010 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: 14-1651 LTC (0310) Status of Filing in Domicile: Pending
Project Number: 14-1651 LTC (0310) 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: 04/14/2010 Explanation for Other Group Market Type:
State Status Changed: 04/14/2010
Deemer Date: Created By: Debbie Orr
Submitted By: Addie Croeker Corresponding Filing Tracking Number:
Filing Description:

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

The piece is intended for use by our agents to send to existing clients.

If you should have any questions regarding the enclosed form, you may call me at (414) 665-7195 or you can e-mail me at mai-baoxiong@northwesternmutual.com. On e-mails that are sent, please copy Debbie Orr at debbieorr@northwesternmutual.com.

Sincerely,

SERFF Tracking Number: NWST-126568611 State: Arkansas
 Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 45346
 Company
 Company Tracking Number: 14-1651 LTC (0310)
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: 14-1651 LTC (0310)
 Project Name/Number: 14-1651 LTC (0310)/14-1651 LTC (0310)

Mai Xiong
 Product Compliance Specialist

Company and Contact

Filing Contact Information

Mai Xiong, Product Compliance Specialist mai-baoxiong@northwesternmutual.com
 720 E Wisconsin Ave 414-665-7195 [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]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 per form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance Company	\$50.00	04/02/2010	35350348

SERFF Tracking Number: NWST-126568611 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 45346
Company
Company Tracking Number: 14-1651 LTC (0310)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 14-1651 LTC (0310)
Project Name/Number: 14-1651 LTC (0310)/14-1651 LTC (0310)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	04/14/2010	04/14/2010

SERFF Tracking Number: NWST-126568611 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 45346
Company
Company Tracking Number: 14-1651 LTC (0310)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 14-1651 LTC (0310)
Project Name/Number: 14-1651 LTC (0310)/14-1651 LTC (0310)

Disposition

Disposition Date: 04/14/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NWST-126568611 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 45346
Company
Company Tracking Number: 14-1651 LTC (0310)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 14-1651 LTC (0310)
Project Name/Number: 14-1651 LTC (0310)/14-1651 LTC (0310)

Schedule Form	Schedule Item	Schedule Item Status	Public Access
	LTC Advertising Letter		Yes

SERFF Tracking Number: NWST-126568611 State: Arkansas
 Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 45346
 Company
 Company Tracking Number: 14-1651 LTC (0310)
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: 14-1651 LTC (0310)
 Project Name/Number: 14-1651 LTC (0310)/14-1651 LTC (0310)

Form Schedule

Lead Form Number: 14-1651 LTC (0310)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	14-1651 LTC (0310)	Advertising	LTC Advertising Letter	Initial		0.000	14-1651 LTC _0310_.pdf



A Northwestern Mutual Company

[Norm Weston]
[Financial Representative]

[Street Address]
[City, State Zip]
[xxx xxx xxxx]
[xxx xxx xxxx fax]
[emailaddress@nmfn.com]

[Date]

[Recipient's name]
[Recipient's address]

Dear [Name]:

It isn't very often that there is "good news" from Washington, but recently a provision of the Pension Protection Act of 2006 went into effect that provides certain tax advantages to those who want to protect against the high cost of long-term care expenses.

Beginning January 1, 2010, you may be able to use the values you have in an [existing annuity contract] [life insurance policy] to fund the premium on a long-term care insurance policy, free of federal income taxes. Prior to 2010, withdrawals for this purpose were subject to federal income taxes.

If you like the idea of using [an annuity] [a permanent life insurance policy] to pay long-term care premiums in a tax free manner to protect your family and your assets against unexpected long-term care expenses, I can answer your questions about this important type of protection and help you determine whether this funding method would be appropriate for you. I can also show you information on Northwestern's long-term care insurance.

I will call you in a few days to set up a convenient time for us to meet. I look forward to speaking with you soon.

Sincerely,
[Agent Name]

Long-term care insurance policies issued by Northwestern Long Term Care Insurance Company. Northwestern Long Term Care insurance policies contain exclusions and limitations. Insurance policy forms RS.LTC.(0708) and RS.LTC.ML.(0708). Form RS.LTC.ML.(0708) is only available in Ohio, Pennsylvania, New Jersey and New York. The purpose of this material is for the marketing and solicitation of insurance. A financial representative is a licensed insurance agent.

Northwestern Long Term Care Insurance Company • PO Box 254 • Milwaukee, WI 53201 • 414-661-1444

14-1651 LTC (0310)