

SERFF Tracking Number: NWST-126607277 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 45546
Company
Company Tracking Number: 90-2427 LTC (0410)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 90-2427 LTC (0410)
Project Name/Number: 90-2427 LTC (0410)/90-2427 LTC (0410)

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2427 LTC (0410) SERFF Tr Num: NWST-126607277 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 45546
Sub-TOI: LTC03I.001 Qualified Co Tr Num: 90-2427 LTC (0410) State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett
Authors: Addie Croeker, Jason Disposition Date: 05/05/2010
Gross
Date Submitted: 04/30/2010 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: 90-2427 LTC (0410) Status of Filing in Domicile: Pending
Project Number: 90-2427 LTC (0410) 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: 05/05/2010 Explanation for Other Group Market Type:
State Status Changed: 05/05/2010
Deemer Date: Created By: Addie Croeker
Submitted By: Addie Croeker Corresponding Filing Tracking Number:
Filing Description:
Filing Description – 90-2427 LTC (0410)

We are submitting the attached form 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.

The article included with this filing is intended for use by our agents to use with general public.

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

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 addiecroeker@northwesternmutual.com.

Company and Contact

Filing Contact Information

Jason Gross, Product Compliance Specialist jasangross@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]

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	04/30/2010	36089875

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	05/05/2010	05/05/2010

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Article: E-mail: Newsletter: News Brief: Think about it - what if you needed long-term care?		Yes

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Form Schedule

Lead Form Number: 90-2427 LTC (0410)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	90-2427 LTC (0410)	Advertising Article: E-mail: Newsletter: News Brief: Think about it - what if you needed long-term care?	Initial		0.000	90 2427 LTC (0410).pdf



Northwestern Long Term Care Insurance Company™

A Northwestern Mutual Company

Think about it: What if you needed long-term care?

It is important to be prepared for the unexpected. When thinking about your financial security you may need to ask some tough questions. Case in point: What would happen if you needed long-term care? If you ponder this tough question now, your family will be more likely to have the answer when they need it most.

[Read more](#)

Plan today for possible future needs

As with many personal or financial risks, the best time to develop an action plan for [long-term care](#) [link to

http://www.longtermcare.gov/LTC/Main_Site/Understanding_Long_Term_Care/Basics/Basics.aspx#needs or other glossary for the term] is before you need it. Start by

understanding what could happen and how you might address it. Be aware that the [cost of long-term care](#) [link to <http://www.northwesternmutual.com/learning-center/studies-and-reports/Documents/Summary%20Sheet%20for%20NMFN%2090-2399-01.pdf>] is often underestimated and constantly increasing. Facing long-term care decisions during a loved one's illness can be difficult and emotional but are made easier when discussed in advance.

What could happen and when? People of all ages can unexpectedly need long-term care. Anyone can become paralyzed by an accident. A wide variety of diseases, such as Parkinson's disease and multiple sclerosis, can afflict adults in the prime of their lives. People also are living longer, which increases the chances they may need long-term care.

What are my choices for long-term care? Long-term care generally refers to services that are relied upon by individuals who suffer from a chronic illness, disabling condition or cognitive impairment. These services may be needed for an extended time period and may include assistance with routine activities such as bathing, dressing and eating. Family members often take on the responsibility of caring for a loved one, frequently as the result of a sudden need. They also may hire independent providers or agencies for services in the home, a friend or relative's home, or a community-based residential facility. Individuals may also use an alternate living or residential care facility for assisted living or Alzheimer's care, or a nursing home for 24/7 licensed nursing care.

What are the personal and family considerations? At the same time that people are living longer, family demographics have changed and adult children often live far away from their parents. Those who live close by may juggle multiple demands of workplace responsibilities, caring for parents and rearing children. Others are leaving the workforce just as the cost of a parent's care puts stress on their finances. Given the option, many family members might prefer the family be there for support, not as primary care providers.

Long-term care insurance policies issued by Northwestern Long Term Care Insurance Company. Northwestern Long Term Care insurance policies contain exclusions and limitations. The purpose of this material is for the marketing and solicitation of insurance. A financial representative is a licensed insurance agent.

Insurance policy forms RS.LTC.(0708) and RS.LTC.ML.(0708) or TT.LTC.(1010) or TT.LTC.ML.(1010). RS.LTC.ML.(0708) or TT.LTC.(1010) are only available in NJ, NY, OH and PA.

90-2427 LTC (0410)

Costs and payment options – [Long-term care costs](http://www.longtermcare.gov/LTC/Main_Site/Paying_LTC/Costs_Of_Care/Costs_Of_Care.aspx) [link to http://www.longtermcare.gov/LTC/Main_Site/Paying_LTC/Costs_Of_Care/Costs_Of_Care.aspx] depend on the length and type of care needed and can overwhelm retirement savings. The average costs in the United States (2009)ⁱ are:

- \$198/day for a semi-private room in a nursing home
- \$219/day for a private room in a nursing home
- \$3,131/month for care in an Assisted Living Facility (for a one-bedroom unit)
- \$21/hour for a Home Health Aide
- \$19/hour for a Homemaker services
- \$67/day for care in an Adult Day Health Care Center

Many people don't realize that long-term care is not specifically covered by disability income insurance, private health insurance (including Medi-gap) or Medicare, leaving retirement assets to pay for the cost. State Medicaid programs cover some long-term care services, but only for people with low incomes and few resources.ⁱⁱ Another option is long-term care insurance, which can be designed to reimburse some of the costs of receiving care either in your home, the community, at an alternate living facility/residential care facility or nursing home.

Your best solution – Your financial representative can help you evaluate the possible impact of long-term care on your individual circumstances, family situation and long-term goals. Together you can create a financial security plan that best preserves and protects your assets and retirement dreams. While there are many options to cover the cost of long-term care, some include self-funding from retirement assets, long-term care insurance, trusts, annuities or permanent life insurance. Your local area Agency on Aging may help you find other resources and programs. See the local government listings of your phone book or call the Eldercare Locator (1-800-677-1116) for resources in your area.ⁱⁱⁱ

Planning ahead allows you to find answers to the tough questions before difficult decisions must be made. Addressing long-term care earlier, rather than later, in life can help you secure lower insurance rates and more time for your assets to grow and meet your goals.

ⁱhttp://www.longtermcare.gov/LTC/Main_Site/Paying_LTC/Costs_Of_Care/Costs_Of_Care.aspx

ⁱⁱ "Own Your Future Planning Guide for Long-term Care," published December 2002, U.S. Dept. of Health and Human Services, Centers for Medicare and Medicaid Services, Publication Number CMS-11026; accessed 2-23-10 at http://www.longtermcare.gov/LTC/Main_Site/Planning_LTC/Campaign/Kit/index.aspx

ⁱⁱⁱ "Own Your Future Planning Guide for Long-term Care," published December 2002, U.S. Dept. of Health and Human Services, Centers for Medicare and Medicaid Services, Publication Number CMS-11026; accessed 2-23-10 at http://www.longtermcare.gov/LTC/Main_Site/Planning_LTC/Campaign/Kit/index.aspx

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