

SERFF Tracking Number: NWST-126662730 State: Arkansas  
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 45910  
Company  
Company Tracking Number: 90-2430-01 LTC (0410)  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: 90-2430-01 LTC (0410)  
Project Name/Number: 90-2430-01 LTC (0410)/90-2430-01 LTC (0410)

## Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2430-01 LTC (0410) SERFF Tr Num: NWST-126662730 State: Arkansas  
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 45910  
Sub-TOI: LTC03I.001 Qualified Co Tr Num: 90-2430-01 LTC (0410) State Status: Closed  
Filing Type: Advertisement Reviewer(s): Marie Bennett, Harris Shearer  
Authors: Debbie Orr, Mai Xiong Disposition Date: 06/16/2010  
Date Submitted: 06/09/2010 Disposition Status: Filed  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: 90-2430-01 LTC (0410) Status of Filing in Domicile:  
Project Number: 90-2430-01 LTC (0410) 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: 06/16/2010 Explanation for Other Group Market Type:  
State Status Changed: 06/16/2010  
Deemer Date: Created By: Debbie Orr  
Submitted By: Debbie Orr Corresponding Filing Tracking Number:

Filing Description:

We are submitting the enclosed advertising 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.

The advertising forms included in this filing are intended for use by our agents to send to prospects and existing clients.

If you should have any questions regarding the enclosed forms, 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 debbieorr@northwesternmutual.com.

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Sincerely,

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]

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$200.00  
 Retaliatory? No  
 Fee Explanation: \$50.00 per form  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance Company	\$200.00	06/09/2010	37115131

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	06/16/2010	06/16/2010



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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Letter		Yes
Form	Letter		Yes
Form	Letter		Yes
Form	Postcard		Yes

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## Form Schedule

### Lead Form Number: 90-2430-01 LTC (0410)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	90-2430-01 LTC (0410)	Advertising Letter	Initial		0.000	90-2430-01 LTC (0410)[1].pdf
	90-2431-01 LTC (0410)	Advertising Letter	Initial		0.000	90-2431-01 LTC (0410)[1].pdf
	90-2432-01 LTC (0410)	Advertising Letter	Initial		0.000	90-2432-01 LTC (0410)[1].pdf
	90-2435-01 LTC (0410)	Advertising Postcard	Initial		0.000	90-2435-01 LTC (0410)[1].pdf



A Northwestern Mutual Company

< insurance / investments / ideas® >

<Sample A. Sample >  
<12354 Main Street>  
<Any Town, USA 12345-9999>  
<1-888-666-1234>  
<Sample.A.Sample@nmfn.com>  
<CA License: #99999999>  
<NM License: #00000000>

### Who really pays for long-term care?

<Sample A. Sample>  
<123 Any Street>  
<Any Apt.>  
<Any City, ST 99999-0000>

Dear <Sample A. Sample>,

Passcode: <XXXXXXX>

Without long-term care insurance, the responsibility for costs and care falls to you and your family – a situation most of us would like to avoid. You’ve taken important steps to safeguard your financial objectives from the unexpected.

Just as your disability insurance policy protects your income, you can protect your long-term financial security against the rising costs of long-term care. The fact is, 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.

*QuietCare*®, long-term care insurance offered through Northwestern Long Term Care Insurance Company, can give you the flexibility to help manage this type of expense. Only long-term care insurance – not health insurance, not Medicare and not disability income insurance – covers the full continuum of services associated with long-term care.

To learn more about long-term care and your options, return the enclosed reply card or go online at [replynm.com](http://replynm.com) and enter the passcode above. We are also offering a <complimentary 6-month subscription to Forbes® magazine> with no obligation.

Sincerely,

<Signature of FR>

<Sample FR, CLU, ChFC, CEBS, LUTCF>  
<Financial Representative>

The Northwestern Mutual Life Insurance Company, Milwaukee, WI (Northwestern Mutual).

The purpose of this material is for the marketing and solicitation of insurance. A financial representative (a licensed agent of Northwestern Long Term Care Insurance Company) may contact you.

Northwestern Long-Term Care Insurance policies contain exclusions and limitations. 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.

<insurance / investments / ideas®>

<Sample A. Sample>  
<12354 Main Street>  
<Any Town, USA 12345-9999>  
<1-888-666-1234>  
<Sample.A.Sample@nmfn.com>  
<CA License: #99999999>  
<NM License: #00000000>

## Who really pays for long-term care?

<Sample A. Sample>  
<123 Any Street>  
<Any Apt.>  
<Any City, ST 99999-0000>

Dear <Sample A. Sample>,

Passcode: <XXXXXXX>

Without long-term care insurance, the responsibility for costs and care falls to you and your family – a situation most of us would like to avoid. As a Northwestern Mutual client, you've already laid the foundation on which to build your financial security.

Now you can take the next step to protect a lifetime of savings and other assets by learning these important facts:

- Only long-term care insurance – not health insurance, not Medicare and not disability income insurance – covers the full continuum of services associated with long-term care.
- 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.

With QuietCare®, long-term care insurance offered through Northwestern Long Term Care Insurance Company, you can protect against the high cost of long-term care while maintaining flexibility.

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<insurance / investments / ideas®>

<Sample A. Sample>  
<12354 Main Street>  
<Any Town, USA 12345-9999>  
<1-888-666-1234>  
<Sample.A.Sample@nmfn.com>  
<CA License: #99999999>  
<NM License: #00000000>

## Who really pays for long-term care?

<Sample A. Sample>  
<123 Any Street>  
<Any Apt.>  
<Any City, ST 99999-0000>

Dear <Sample A. Sample>,

Passcode: <XXXXXXX>

Without long-term care insurance, the responsibility for costs and care falls to you and your family – a situation most of us would like to avoid. In order to protect a lifetime of savings and other assets, you need to know these important facts:

- Only long-term care insurance – not health insurance, not Medicare and not disability income insurance – covers the full continuum of services associated with long-term care.
- 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.

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# Northwestern Long Term Care® Insurance Company™

A Northwestern Mutual Company

*Simply fill out this reply card or go online to [replynm.com](http://replynm.com) and enter passcode <XXXXXX> to take the next step.*

**YES**, I'd like to review solutions to meet my financial goals.

Best phone number to reach me is: \_\_\_\_\_

Cell phone       Home phone       Work phone

Best time to reach me is: \_\_\_\_\_

My email address is: \_\_\_\_\_

<Sample A. Sample>

<Address 1>

<Address 2>

<Address 3>

I'd also like more information about:

- Retirement Planning
- Estate Analysis
- Income and Asset Protection
- Business Needs Analysis and Succession Planning
- Education Funding

- YES**, please send me a complimentary  
<6-month subscription to Forbes® magazine.>  
Offer expires <XX/XX/XX>.  
(Please allow 4-6 weeks for delivery of your first issue)

The purpose of this material is for the marketing and solicitation of insurance. A financial representative (a licensed agent of Northwestern Long Term Care Insurance Company) may contact you. Northwestern Long-Term Care Insurance policies contain exclusions and limitations. 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. Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI.

90-2435-01 LTC (0410)