

SERFF Tracking Number: NWST-126809015 State: Arkansas  
 Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 46779  
 Company Company  
 Company Tracking Number: 90-2425-05 LTC (0111)  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
 Product Name: 90-2425-05 LTC (0111)  
 Project Name/Number: 90-2425-05 LTC (0111)/90-2425-05 LTC (0111)

## Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2425-05 LTC (0111) SERFF Tr Num: NWST-126809015 State: Arkansas  
 TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 46779  
 Sub-TOI: LTC03I.001 Qualified Co Tr Num: 90-2425-05 LTC (0111) State Status: Closed  
 Filing Type: Advertisement Reviewer(s): Marie Bennett, Harris Shearer  
 Authors: Addie Croeker, John Kotarski Disposition Date: 09/27/2010  
 Date Submitted: 09/13/2010 Disposition Status: Filed  
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: 90-2425-05 LTC (0111) Status of Filing in Domicile: Pending  
 Project Number: 90-2425-05 LTC (0111) 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: 09/27/2010 Explanation for Other Group Market Type:  
 State Status Changed: 09/27/2010  
 Deemer Date: Created By: Addie Croeker  
 Submitted By: Addie Croeker Corresponding Filing Tracking Number:

Filing Description:

Enclosed please find the inforce and composite sales illustration forms that will be used by our agents with clients.

The inforce sales illustration pages will be used with existing policyowners to show them the "current" state of their policy. The composite sales illustration pages will be used in situations where existing policyowners have more than one policy.

The following forms will always be produced when an inforce illustration is used::

- Individual Inforce Cover Page – 90-2129-01 LTC (0111)

SERFF Tracking Number: NWST-126809015 State: Arkansas  
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 46779  
Company  
Company Tracking Number: 90-2425-05 LTC (0111)  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: 90-2425-05 LTC (0111)  
Project Name/Number: 90-2425-05 LTC (0111)/90-2425-05 LTC (0111)

•Individual Inforce Cash Outlay – 90-2308-01 LTC (0111)

The following forms will always be produced when a composite illustration is run:

- Composite Cover Page – 90-2129-02 LTC (0111)
- Composite of Inforce Cash Outlay – 90-2425-07 LTC (0111)

The following form will always be produced when either an inforce or a composite illustration is run:

- Disclosure Statement – Form 90-2436-01 LTC (0111)

If you have questions regarding the attached forms, please call me at (414) 665-5637 or email me at johnkotarski@northwesternmutual.com. When sending an email, please cc addiecroecker@northwesternmutual.com.

## 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]

-----

## Filing Fees

Fee Required? Yes  
Fee Amount: \$750.00  
Retaliatory? No  
Fee Explanation: \$50 per forms 15 forms = \$750.00  
Per Company: No

SERFF Tracking Number: NWST-126809015 State: Arkansas  
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 46779  
Company  
Company Tracking Number: 90-2425-05 LTC (0111)  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: 90-2425-05 LTC (0111)  
Project Name/Number: 90-2425-05 LTC (0111)/90-2425-05 LTC (0111)

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance Company	\$750.00	09/13/2010	39468806

SERFF Tracking Number: NWST-126809015 State: Arkansas  
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 46779  
Company  
Company Tracking Number: 90-2425-05 LTC (0111)  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: 90-2425-05 LTC (0111)  
Project Name/Number: 90-2425-05 LTC (0111)/90-2425-05 LTC (0111)

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	09/27/2010	09/27/2010



SERFF Tracking Number: NWST-126809015 State: Arkansas  
 Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 46779  
 Company  
 Company Tracking Number: 90-2425-05 LTC (0111)  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
 Product Name: 90-2425-05 LTC (0111)  
 Project Name/Number: 90-2425-05 LTC (0111)/90-2425-05 LTC (0111)

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Composite Cover Page		Yes
Form	Composite of Inforce Long Term Care Insurance Coverage		Yes
Form	Composite of Inforce Long Term Care Insurance Premiums		Yes
Form	Composite of Inforce Cash Outlay		Yes
Form	Composite PDR Cover Page		Yes
Form	Composite PDR		Yes
Form	Individual Inforce Cash Outlay and Benefit Analysis		Yes
Form	Individual Inforce Input Summary		Yes
Form	Individual Inforce Cover Page		Yes
Form	Individual Inforce Cash Outlay		Yes
Form	Individual Disclosure Statement		Yes
Form	Dividends and Dividend Illustrations		Yes
Form	Comparison of RS to TT		Yes
Form	Individual PDR Cover Page		Yes
Form	Individual PDR		Yes

SERFF Tracking Number: NWST-126809015 State: Arkansas  
 Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 46779  
 Company  
 Company Tracking Number: 90-2425-05 LTC (0111)  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
 Product Name: 90-2425-05 LTC (0111)  
 Project Name/Number: 90-2425-05 LTC (0111)/90-2425-05 LTC (0111)

## Form Schedule

### Lead Form Number: 90-2425-05 LTC (0111)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	90-2129-02 LTC (0111)	Advertising	Composite Cover Page	Initial		0.000	90-2129-02 LTC (0111).pdf
	90-2425-05 LTC (0111)	Advertising	Composite of Inforce Long Term Care Insurance Coverage	Initial		0.000	90-2425-05 LTC (0111).pdf
	90-2425-06 LTC (0111)	Advertising	Composite of Inforce Long Term Care Insurance Premiums	Initial		0.000	90-2425-06 LTC (0111).pdf
	90-2425-07 LTC (0111)	Advertising	Composite of Inforce Cash Outlay	Initial		0.000	90-2425-07 LTC (0111).pdf
	90-2444-01 LTC (0111)	Advertising	Composite PDR Cover Page	Initial		0.000	90-2444-01 LTC (0111).pdf
	90-2445-01 LTC (0111)	Advertising	Composite PDR	Initial		0.000	90-2445-01 LTC (0111).pdf
	90-2115-01 LTC (0111)	Advertising	Individual Inforce Cash Outlay and Benefit Analysis	Initial		0.000	90-2115-01 LTC (0111).pdf
	90-2120-01 LTC (0111)	Advertising	Individual Inforce Input Summary	Initial		0.000	90-2120-01 LTC (0111).pdf
	90-2129-01 LTC (0111)	Advertising	Individual Inforce Cover Page	Initial		0.000	90-2129-01 LTC (0111).pdf
	90-2308-01 LTC (0111)	Advertising	Individual Inforce Cash Outlay	Initial		0.000	90-2308-01 LTC (0111).pdf

SERFF Tracking Number: NWST-126809015 State: Arkansas  
 Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 46779  
 Company  
 Company Tracking Number: 90-2425-05 LTC (0111)  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
 Product Name: 90-2425-05 LTC (0111)  
 Project Name/Number: 90-2425-05 LTC (0111)/90-2425-05 LTC (0111)

90-2436-01	Advertising Individual Disclosure Initial LTC (0111) Statement	0.000	90-2436-01 LTC (0111).pdf
90-2438	Advertising Dividends and Initial LTC (0610) Dividend Illustrations	0.000	90-2438 LTC (0610).pdf
90-2439	Advertising Comparison of RS to Initial LTC (0510) TT	0.000	90-2439 LTC (0510).pdf
90-2444	Advertising Individual PDR CoverInitial LTC (0111) Page	0.000	90-2444 LTC (0111).pdf
90-2445	Advertising Individual PDR Initial LTC (0111)	0.000	90-2445 LTC (0111).pdf

---

---

**QuietCare<sup>®</sup>**  
Inforce Composite Illustration

Northwestern Long Term Care Insurance Company

*Prepared For*  
{ Composite Example }

*Presented By*  
Norm Weston  
720 E. Wisconsin Ave  
Milwaukee, WI 53233  
(555)-555-5555

{07/30/2010}

{07/30/2010}

## Composite of Inforce Long Term Care Insurance Coverage

*QuietCare*<sup>®</sup>

Prepared for {Composite Example}

<u>Name</u>	<u>Plan</u>	<u>Max Benefit Limit</u>	<u>Elimination Period</u>	<u>Benefit Period</u>	<u>Benefit Account Value</u>	<u>Indexing Option*</u>	<u>NFB</u>	<u>Survivor- ship Benefit</u>
{LastName, FirstName}	{QCRS}	{156}	{12 Weeks}	{Lifetime}	{Unlimited}	{ABI 5%}	{N}	{N}
{LastName, FirstName}	{QCRS}	{156}	{12 Weeks}	{Lifetime}	{Unlimited}	{ABI 5%}	{N}	{N}

Refer to Disclosure Statement at the end of this illustration for additional disclosure information.

Illustration based on data downloaded from the Home Office on various dates. Any intervening transactions are not reflected.

{07/30/2010}

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI  
90-2425-05 LTC (0111)

Illustration No. {AL2600-NHBLN-124407}

## Composite of Inforce Long Term Care Insurance Premiums

*QuietCare*<sup>®</sup>

Prepared for {Composite Example}

---

---

<u>Name</u>	<u>Policy Number</u>	<u>Age</u>	<u>Payment Duration</u>	<u>{Annual} Premium</u>	<u>Less: Discount</u>	<u>Total Discounted Premium</u>
{LastName, FirstName}	{99-999-999}	{58}	{For Life}	{ \$4,126.20 }	{ \$618.93 }	{ \$3,507.27 }
{LastName, FirstName}	{88-888-888}	{58}	{For Life}	{ \$4,126.20 }	{ \$618.93 }	{ \$3,507.27 }
	Total Annual Premium:			{ \$8,252.40 }		
	Less Discounts:			{ \$1,237.86 }		
	Total Discounted Premium:			{ \$7,014.54 }		

Refer to Disclosure Statement at the end of this illustration for additional disclosure information.

Illustration based on data downloaded from the Home Office on various dates. Any intervening transactions are not reflected.

{07/30/2010}

---

---

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI  
90-2425-06 LTC (0111)

Illustration No. {AL2600-NHBLN-124407}

## Composite of Inforce Cash Outlay for Multiple Long Term Care Policies

*QuietCare*<sup>®</sup>

Prepared for {Composite Example}

Calendar <u>Year</u>	Discounted <u>Premium</u>	<u>Dividend</u>	Cash <u>Outlay</u>	Maximum Benefit <u>Limit</u>
{2010}	{\$7,015}	{\$147}	{\$6,867}	{\$312}
{2011}	{7,015}	{215}	{6,799}	{328}
{2012}	{7,015}	{307}	{6,707}	{344}
{2013}	{7,015}	{518}	{6,496}	{362}
{2014}	{7,015}	{728}	{6,286}	{380}
{2015}	{7,015}	{939}	{6,076}	{400}
{2016}	{7,015}	{1,149}	{5,865}	{420}
{2017}	{7,015}	{1,359}	{5,655}	{442}
{2018}	{7,015}	{1,570}	{5,444}	{464}
{2019}	{7,015}	{1,780}	{5,234}	{488}
{2022}	{7,015}	{1,991}	{5,023}	{564}
{2032}	{7,015}	{1,991}	{5,023}	{920}
{2042}	{7,015}	{1,991}	{5,023}	{1,498}
{2052}	<u>{0}</u>	{0}	<u>{0}</u>	{0}
Total Cash Outlay	{\$266,553}		{\$202,082}	

Refer to Disclosure Statement at the end of this illustration for additional disclosure information.

Illustration based on data downloaded from the Home Office on various dates. Any intervening transactions are not reflected.

{07/30/2010}

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI  
90-2425-07 LTC (0111)

Illustration No. {AL2600-NHBLN-124407}

---

---

**QuietCare<sup>®</sup>**  
Inforce Composite Illustration

Northwestern Long Term Care Insurance Company

*Prepared For*  
{ Composite Example }

*Presented By*  
Norm Weston  
720 E. Wisconsin Ave  
Milwaukee, WI 53233  
(555)-555-5555

{07/30/2010}

{07/30/2010}

**Composite Policy Data Review  
as of Next Anniversary  
for {Composite Example}**

ISA Number	Policy Number	Plan	Insured Name	Policy Date
{8-888-888}	{88-888-888}	{QCRS}	{PersonFullName}	{Dec 22, 2005}
{8-888-888}	{99-999-999}	{QCRS}	{PersonFullName}	{Dec 22, 2005}

Policy Number	Indexing Option	Max Benefit Limit	Benefit Period
{88-888-888}	{Additional Benefit Increase @5%}	{156}	{Lifetime}
{99-999-999}	{Additional Benefit Increase @5%}	{156}	{Lifetime}

<b>{Annual} Contract Premium</b>	
Basic Premium	{2,271.88}
{ABI Premium}	{4,742.66}
Total Discounted Premium	{7,014.54}
Less Estimated Dividend	{147.68}
Net Amount to be Paid	{6,866.86}

Individual ISA Modal Payment Information is available on the Client Service System, an ISA Status Sheet, individual Policy Data Reviews, or a Composite Policy Data Review ordered by ISA number.

Refer to Disclosure Statement at the end of this illustration for additional disclosure information.

Illustration based on data downloaded from the Home Office on various dates. Any intervening transactions are not reflected.

Presented by {Norm Weston}

{07/30/2010}

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

90-2445-01 LTC (0111)

Illustration No. {AL2600-NHBLN-124407}

## Cash Outlay and Benefit Analysis for Policy Number {99-999-999}

{QuietCare®}

For {FirstName LastName}, Issue Age {58}, {Male}, Policy Date {12/22/2005}

{Maximum Daily Limit (Nursing Home Care)}: {\$156}	State of Execution: {Kansas}
Elimination Period: {12 Weeks}	Home Health Care: {100%}
Indexing Option: {Automatic Benefit Increase @5%}	Benefit Period: {Lifetime}
Other Options: {None}	Discounts: {Spousal*}

---

<u>Age</u>	<u>Beg. Of Year</u>	<u>As Of {12/22}</u>	<u>Cumulative Cash Outlay {ABI @5%}</u>	<u>Benefit Account Value</u>	{ <u>Maximum Daily Limit</u> }	<u>Annual Benefit</u>
{63}	{6}	{2010}	{\$3,433}	{Unlimited}	{\$156}	{\$56,940}
{64}	{7}	{2011}	{6,833}	{Unlimited}	{164}	{59,860}
{65}	{8}	{2012}	{10,186}	{Unlimited}	{172}	{62,780}
{66}	{9}	{2013}	{13,434}	{Unlimited}	{181}	{66,065}
{67}	{10}	{2014}	{16,577}	{Unlimited}	{190}	{69,350}
{68}	{11}	{2015}	{19,615}	{Unlimited}	{200}	{73,000}
{69}	{12}	{2016}	{22,548}	{Unlimited}	{210}	{76,650}
{70}	{13}	{2017}	{25,375}	{Unlimited}	{221}	{80,665}
{71}	{14}	{2018}	{28,097}	{Unlimited}	{232}	{84,680}
{72}	{15}	{2019}	{30,714}	{Unlimited}	{244}	{89,060}
{80}	{23}	{2027}	{50,807}	{Unlimited}	{360}	{131,400}
{90}	{33}	{2037}	{75,924}	{Unlimited}	{587}	{214,255}
{100}	{43}	{2047}	{101,041}	{Unlimited}	{954}	{348,210}

{\* Premiums reflect a 15% Spousal Discount.}

Illustration based on data downloaded from the Home Office on {Jul 23, 2010}. Any intervening transactions are not reflected.

Refer to Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {Norm Weston}

{07/30/2010}

---

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

90-2115-01 LTC (0111)

{RS.LTC.(1101) or state equivalent} Illustration No. {AL2600-NHBLN-124220}

**Input Summary**  
**Policy Number {99-999-999}**

**PERSONAL INFORMATION**

Insured...

Name:	{FirstName LastName}
Sex:	{Male}
Birthdate:	{06/22/1947}
Issue Age:	{58}
Current Insurable Age:	{63}
Risk Class:	{Standard}

**POLICY**

Policy:	{QuietCare RS}
Insurance:	{\$149.00}
Premium:	{\$3507.27}

**LEDGER OPTIONS**

AAPB Increases Refused	{0}
Illustrate Hypothetical Claim:	{No}

**OUTPUT OPTIONS**

Years to Show	{10 Years, 10 Year Interval through age 100}
Illustration Page Selection...	
Cover Page	
Title 1:	QuietCare Inforce Illustration
{Illustrate Future: Premium/Dividend/Benefits}	
{Cash Outlay and Benefit Analysis}	
{The Northwestern Long Term Care Advantage}	
{QuietCare Dividends}	
{Comparison of RS vs. TT Series}	
{Input Summary}	

Agent Preferences...

State of Execution:	{Kansas}
State of Presentation:	{Alabama}
Agent 1:	{Norm Weston}

**PDR**

Policy Data Review...	
PDR Cover Page:	{Yes}
Payer Name:	{FirstName LastName}
PDR Date of Values:	{12/22/2010}

---

---

**QuietCare<sup>®</sup>**  
Inforce Illustration

Northwestern Long Term Care Insurance Company

*Prepared For Policy Insuring*  
{FirstName LastName}

*Presented By*  
Norm Weston  
720 E. Wisconsin Ave  
Milwaukee, WI 53233  
(555)-555-5555

{07/30/2010}

Policy Number {99-999-999}

{07/30/2010}

---

---

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

90-2129-01 LTC (0111)

{RS.LTC.(1101) or state equivalent} Illustration No. {AL2600-NHBLN-124220}

## Illustration for Policy Number {99-999-999}

{QuietCare®}

For {FirstName LastName}, Issue Age {58}, {Male}, Policy Date {12/22/2005}

{Maximum Daily Limit (Nursing Home Care)}: {\$156}  
 Elimination Period: {12 Weeks}  
 Indexing Option: {Automatic Benefit Increase @5%}  
 Other Options: {None}

State of Execution: {Kansas}  
 Home Health Care: {100%}  
 Benefit Period: {Lifetime}  
 Discounts: {Spousal\*}

<u>Age</u>	<u>Beg. Of Year</u>	<u>As Of {12/22}</u>	<u>{Annual Premium {w/ ABI @ 5%}}</u>	<u>Dividend</u>	<u>{Annual Cash Outlay}</u>	<u>{Maximum Daily Limit}</u>
{63}	{6}	{2010}	{\$3,507}	{73}	{\$3,433}	{\$156}
{64}	{7}	{2011}	{3,507}	{107}	{3,399}	{164}
{65}	{8}	{2012}	{3,507}	{153}	{3,353}	{172}
{66}	{9}	{2013}	{3,507}	{259}	{3,248}	{181}
{67}	{10}	{2014}	{3,507}	{364}	{3,143}	{190}
{68}	{11}	{2015}	{3,507}	{469}	{3,038}	{200}
{69}	{12}	{2016}	{3,507}	{574}	{2,933}	{210}
{70}	{13}	{2017}	{3,507}	{679}	{2,827}	{221}
{71}	{14}	{2018}	{3,507}	{785}	{2,722}	{232}
{72}	{15}	{2019}	{3,507}	{890}	{2,617}	{244}
{80}	{23}	{2027}	{3,507}	{995}	{2,512}	{360}
{90}	{33}	{2037}	{3,507}	{995}	{2,512}	{587}
{100}	{43}	{2047}	<u>{3,507}</u>	{995}	<u>{2,512}</u>	{954}
Totals @ age {100}			{\$133,276}		{\$101,041}	

{\* Premiums reflect a 15% Spousal Discount.}

Illustration based on data downloaded from the Home Office on {Jul 23, 2010}. Any intervening transactions are not reflected.

Refer to Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {Norm Weston}

{07/30/2010}

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

90-2308-01 LTC (0111)

{RS.LTC.(1101) or state equivalent} Illustration No. {AL2600-NHBLN-124220}

## Disclosure Statement

Cash outlay equals premiums less illustrated dividends. See Cash Outlay pages for details. Illustrated dividends reflect current ({2010} scale) claim, expense and investment experience. They are not estimates or a guarantee of future results. Any such dividends are declared annually by the Company in its discretion and are subject to change. These numbers are based on the assumption that non-guaranteed dividends currently illustrated will continue unchanged under the assumed scale for all years shown. This is not likely to occur and actual dividends may be larger or smaller than illustrated, and may be zero as a result of changes in the dividend scale. {Any dividends will be used to reduce future premiums, or if not so used because the policy is in a non-premium paying status, will be accumulated as a Premium Refund which may not exceed the aggregate premiums paid. The Cumulative Premium Refund will be paid to the insured at the earlier of cancellation or termination of the policy or death of the insured. The illustrated Cumulative Premium Refund is subject to changes in dividend scale.}

This illustration assumes payment of all future premiums when due.

All values illustrated are as of next anniversary.

The purpose of this material is for the marketing and solicitation of insurance. For illustration purposes only. The final premium for the coverage requested is subject to underwriting limits and approval. The amount of benefits provided depends on the benefits that are selected. The premium varies with the amount of benefits selected. This policy provides guaranteed renewable coverage and will remain in force as long as premiums are paid. The Company has never raised its rates for any long-term care insurance policy sold in this state or any other state. However, the Company retains the right to change premiums by class.

{ Policy forms RS.LTC.(1101) and RS.LTC.ML.(1101) contain exclusions and limitations. }  
{ Form RS.LTC.ML.(1101) is only available in New Jersey, New York and Pennsylvania. }  
Presented By: {Norm Weston} {07/30/2010}

---

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI  
90-2436-01 LTC (0111) {RS.LTC.(1101) or state equivalent} Illustration No. {AL2600-NHBLN-124220}

# DIVIDENDS AND DIVIDEND ILLUSTRATIONS

## *Long-Term Care Insurance*

### **Dividends**

Long-term care insurance policies issued by Northwestern Long-Term Care Insurance Company (NLTC) are “participating” policies, which means they are eligible for dividends.

### **What are Dividends?**

Dividends for NLTC policies are distributions of surplus. They arise when premiums plus investment income are more than enough to cover operating expenses (including taxes), claim costs, and additions to reserves and surplus. NLTC’s surplus is also affected by distributions from or to its parent company, Northwestern Mutual.

NLTC’s philosophy is to pay the highest level of dividend consistent with maintaining a strong surplus position. This is a matter of judgment reserved for the Company’s Board of Directors. Each year the Board of Directors determines, in its sole discretion, how much will be available to distribute to policyowners and how the total dividend amount will be allocated among policyowners. Neither the existence nor the amount of a dividend is guaranteed on any policy in any given year. Some policies may not receive any dividends in a particular year or years, even while other policies receive dividends.

Applying a standard known as the “contribution principle”, NLTC attempts to return the portion of

surplus being distributed to groups of policyowners in proportion to the contribution they have made to distributable surplus. Many factors are considered when allocating dividends among groups of policies. If the Board of Directors decides that it is in the Company’s best interest to do so, the Company has the right to make changes without notice in the factors, methods and approaches it uses in determining and allocating dividends.

If a dividend is paid, it is used to reduce premiums on the policy. Dividends will not be used to reduce premiums when a policy is on waiver. Dividends earned while on waiver will reduce future premium upon recovery, or be paid out upon policy termination.

### **Dividend Illustrations**

NLTC’s long-term care insurance illustrations show policy premiums and dividends over a period of time into the future. These illustrations are based on the Company’s *current* dividend scale, which, in turn, is based on *current* claim, expense and investment experience. Illustrations are neither estimates nor guarantees of future results.

Experiences may change *after* the current dividend scale is determined. Since future dividends will reflect these changes, actual dividend payments, if any, may be larger or smaller than, rather than equal to, those illustrated.

# COMPARISON OF RS VS. TT

## Long-term Care (LTC)

	QuietCare RS (0708)	QuietCare TT (1010)
<b>Participating</b>	Yes	Yes
<b>Issue Age</b>	18-79	18-79
<b>Risk Class</b>	Standard	Standard, Class 1 (C1), Class 2 (C2)
<b>Benefit Period</b>	3 Year, 6 Year, Lifetime	3 Year, 6 Year, Lifetime Variations <ul style="list-style-type: none"> <li>■ Lifetime not available on C1 or C2</li> <li>■ 6 Year not available on C2</li> </ul>
<b>Beginning Date</b>	Day following the Elimination Period	Day following the Elimination Period
<b>Elimination Period</b>	6, 12 or 25 Weeks Variations <ul style="list-style-type: none"> <li>■ 8 Weeks in GA (only option available)</li> <li>■ 26 Weeks not available in CT, SD, VT</li> </ul>	6, 12, 25 or 52 Weeks Variations <ul style="list-style-type: none"> <li>■ 25 Weeks not available in CT, VT</li> <li>■ 52 Weeks not available in CT, FL, VT</li> <li>■ 6 Weeks not available on C1 or C2</li> </ul>
<b>Home Health Care</b>	50% or 100% Variations <ul style="list-style-type: none"> <li>■ 50% not available in RI, SC</li> </ul>	100%
<b>Maximum Benefit Limit</b>	\$50 – \$400 Maximum Daily Limit (MDL) Variations <ul style="list-style-type: none"> <li>■ \$60 minimum in WI</li> <li>■ \$80 minimum in RI</li> <li>■ \$100 minimum in NY</li> <li>■ \$100 aggregate minimum in SD</li> <li>■ \$500 maximum in AK, CT, FL, MA, NH, NJ, NY</li> </ul>	\$1,500 – \$12,000 Maximum Monthly Limit (MML) Variations <ul style="list-style-type: none"> <li>■ \$1,800 minimum in WI</li> <li>■ \$2,300 minimum in VT</li> <li>■ \$3,100 minimum in NY</li> <li>■ \$3,100 aggregate minimum in SD</li> <li>■ \$15,000 maximum in AK, CT, HI, MA, NH, NJ, NY, SD, VT</li> </ul>
<b>Payment Duration (PD)</b>	For Life	For Life, 10 Pay, To Age 65
<b>Waiver of Premium</b>	When 'Need for LTC' is met	When 'Need for LTC' is met
<b>Automatic Additional Purchase Benefit (AAPB)</b>	5% compounded annually until the policy anniversary following the insured's 85th birthday or the 10th policy anniversary, whichever is greater Variations <ul style="list-style-type: none"> <li>■ No age cap in CT, IN, MD, PA, TX</li> </ul>	5% compounded annually until the policy anniversary following the insured's 85th birthday or the 10th policy anniversary, whichever is greater Variations <ul style="list-style-type: none"> <li>■ No age cap in CT, IN, MD, PA, TX</li> <li>■ Not available on policies with 10 Pay or To Age 65 PD</li> </ul>
<b>AAPB Refusals</b>	2	2

continued...

	QuietCare RS (0708)	QuietCare TT (1010)
<b>Automatic Benefit Increase (ABI)</b>	3%, 4% and 5% compounded annually until the policy anniversary following the insured's 99th birthday Variations <ul style="list-style-type: none"> <li>■ Only 5% available in HI, ID, IN, NC, TN, TX</li> </ul>	3%, 4% and 5% compounded annually until the policy anniversary following the insured's 99th birthday Variations <ul style="list-style-type: none"> <li>■ Only 5% available in HI, ID, IN, NC, TN, TX</li> </ul>
<b>Nonforfeiture Benefit (NFB)</b>	Recalculated Benefit Account Value (BAV) will equal the greater of the sum of all premiums paid for the policy, or MDLx30 Variations <ul style="list-style-type: none"> <li>■ Greater of the sum of all premiums paid for the policy or MDLx90 in CA</li> <li>■ Benefit on the policy for 5 consecutive years in MD (policies issued prior to 10/15/08)</li> <li>■ Contingent NFB in ID, MT, OK, RI, VA</li> </ul>	Recalculated Benefit Account Value (BAV) will equal the greater of the sum of all premiums paid for the policy since the attachment of NFB, or the MML Variations <ul style="list-style-type: none"> <li>■ Greater of the sum of all premiums paid for the policy since the attachment of NFB, or MMLx3 in CA</li> <li>■ Contingent NFB in ID, MT, OK, RI, VA</li> <li>■ Automatically included on policies with 10 Pay or To Age 65 PD</li> </ul>
<b>Survivorship Benefit (SB)</b>	Allows for a policy to become paid up due to death of a spouse/companion the later of the date of death or after 7 years of premium payments since the attachment of SB Variations <ul style="list-style-type: none"> <li>■ Not available in NJ</li> </ul>	Allows for a policy to become paid up as of the date of death of a spouse/companion Variations <ul style="list-style-type: none"> <li>■ Not available in NJ</li> <li>■ Not available on C1 or C2</li> <li>■ Not available on policies with 10 Pay or To Age 65 PD</li> </ul>
<b>Spousal / Companion</b>	15% Variations <ul style="list-style-type: none"> <li>■ 15% Caregiver Discount in MT (only option available)</li> </ul>	15% One Insured or 30% Two Insured
<b>MultiLife (ML)</b>	5% Variations <ul style="list-style-type: none"> <li>■ Separate ML contract in NJ, NY, OH, PA</li> <li>■ Special ML amendment in MA</li> <li>■ Minimum of 2 Core Members in NY</li> <li>■ Only available for ages =&gt;40 in NJ</li> </ul>	5% Variations <ul style="list-style-type: none"> <li>■ Separate ML contract in NJ, NY, OH, PA</li> <li>■ Special ML amendment in MA</li> <li>■ Minimum of 2 Core Members in NY</li> </ul>
<b>Alternate Living Facility</b>	100% of MDL	100% of MML
<b>Bed Reservation Benefit</b>	Maximum of 30 days per calendar year	Maximum per calendar year is equal to the MML as of the end of the calendar year
<b>Caregiver Training Benefit</b>	Lifetime maximum is equal to 5 times the MDL in effect at the time the Benefit is first used	Lifetime maximum is equal to 20% of the MML in effect at the time the Benefit is first used
<b>Respite Care Benefit</b>	Maximum of 30 days per calendar year	Maximum of 30 days per calendar year, up to the value of the MML

---

---

**QuietCare<sup>®</sup>**  
Inforce Illustration

Northwestern Long Term Care Insurance Company

*Prepared For Policy Insuring*  
{FirstName LastName}

*Presented By*  
Norm Weston  
720 E. Wisconsin Ave  
Milwaukee, WI 53233  
(555)-555-5555

{07/30/2010}

Policy Number {99-999-999}

{07/30/2010}

---

---

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI  
90-2444 LTC (0111) {RS.LTC.(1101) or state equivalent} Illustration No. {AL2600-NHBLN-124220}

**Policy Data Review  
as of Next Anniversary Date  
{Dec 22, 2010}  
insuring {PersonFullName}**

Policy Information	
Insured	{PersonFullName}
Plan	{QCRS-LTC QuietCare}
Policy Number	{99-999-999}
Policy Date	{Dec 22, 2005}
Age at Issue	{58}
Attained Age	{63}

Policy Detail	
{Maximum Daily Limit} for	
Nursing Home Care	{156.00}
Assisted Living Facilities: {100%}	{156.00}
Home Health Care: {100%}	{156.00}
Benefit Period	{Lifetime}
Benefit Account Value	{Unlimited}
Elimination Period	{12 weeks}
Partnership Qualified	{No}

Additional Benefits	
{Additional Benefit Increase	@5%

Discounts	
{Spousal	15%

Dividend Information	
Dividends reduce premiums.	
Estimated {2010} Dividend	{73.84}

ISA {Annual} Payment as of {Dec 22, 2010}	
Annual Premium	{3,507.27}
Less Estimated Dividend	{73.84}
Total Annual Payment	{3,433.43}
Total payment through ISA may be more than shown above if there is a service charge, additional payment or multiple policies paid through ISA.	
Amount of dividend assuming premiums are being paid annually.	

{Annual} Contract Premium - Policy Year Beginning {2010}	
Basic Premium	{1,135.94}
ABI	{2,371.33}
Total Discounted Premium	{3,507.27}
Less Estimated {2010} Dividend	{73.84}
Net Amount to be Paid	{3,433.43}
Premium Payer	{FirstName LastName}
Secondary Addressee	{None Listed}
Premium Paid by Ins. Service Acct.	{8-888-888}

Refer to Disclosure Statement at the end of this illustration for additional disclosure information.

Illustration based on data downloaded from the Home Office on {Jul 23, 2010}. Any intervening transactions are not reflected.

Presented by {Norm Weston}

{07/30/2010}