

SERFF Tracking Number: NWST-127011542 State: Arkansas  
 Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 47974  
 Company  
 Company Tracking Number: 90-2447 LTC (1010)  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
 Product Name: 90-2447 LTC (1010)  
 Project Name/Number: 90-2447 LTC (1010)/90-2447 LTC (1010)

## Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2447 LTC (1010)

SERFF Tr Num: NWST-127011542 State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed-Closed

State Tr Num: 47974

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: 90-2447 LTC (1010)

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler, Harris Shearer

Authors: Addie Croeker, Jason Gross

Disposition Date: 03/01/2011

Date Submitted: 02/14/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 90-2447 LTC (1010)

Status of Filing in Domicile: Pending

Project Number: 90-2447 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

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 03/01/2011

State Status Changed: 03/01/2011

Deemer Date:

Created By: Addie Croeker

Submitted By: Addie Croeker

Corresponding Filing Tracking Number:

Filing Description:

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.

This brochure 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](mailto:jasongross@northwesternmutual.com). On e-mails that are sent, please copy [addiecroeker@northwesternmutual.com](mailto:addiecroeker@northwesternmutual.com).

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Sincerely,

Jason Gross, FLMI  
 Product Compliance Specialist

## Company and Contact

### Filing Contact Information

Jason Gross, Product Compliance Specialist jasongross@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]

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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	02/14/2011	44670444

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/01/2011	03/01/2011





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## Form Schedule

**Lead Form Number: 90-2447 LTC (1010)**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/01/2011	90-2447 LTC (1010)	Advertising Brochure:	NLTC: Preparing For Your Future	Initial		0.000	90-2447 LTC (1010).pdf

# PREPARING FOR YOUR FUTURE

## Long-Term Care Insurance and Inflation Protection

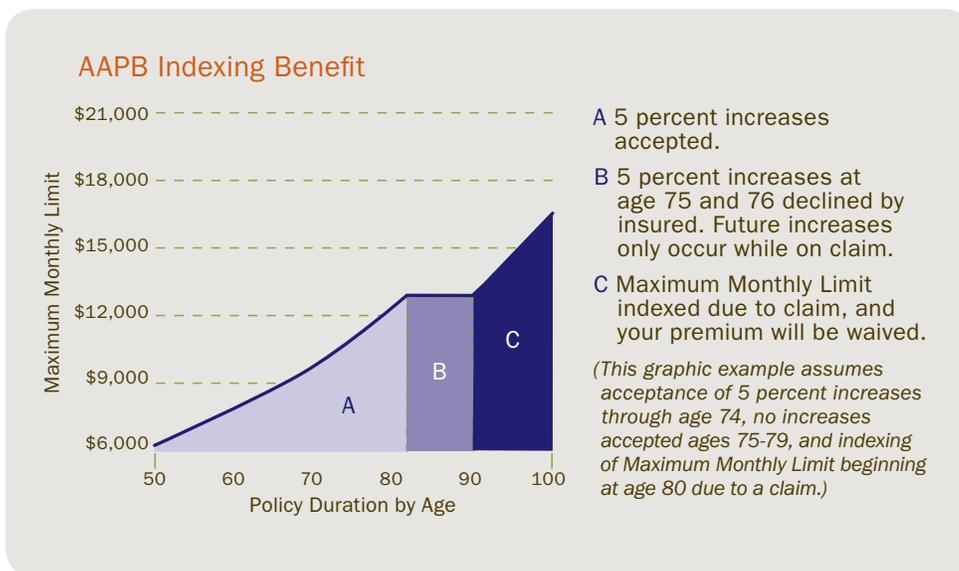
The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent/producer or insurance company.

Long-term care (LTC) insurance is a key component of your financial security plan. Your LTC inflation protection rider adds to that security, because it increases the benefits of your long-term care policy over time to help protect against the possible higher cost of care in the future. Northwestern Long Term Care Insurance Company offers two options for inflation protection: the Automatic Additional Purchase Benefit and the Automatic Benefit Increase.

The Automatic Additional Purchase Benefit (AAPB) [TT.LTC.APB.\(1010\)](#)<sup>1</sup> provides an affordable inflation protection option that enables LTC insurance to be included in an overall financial security plan while you still have other financial responsibilities: mortgage, children's education funding, or a need to protect your ability to earn income.

AAPB allows the benefits of your policy to increase 5% compounded each year. Each year increases are accepted, additional premium is due to pay for that increase in benefit. Offers to increase your benefit are

made until you are age 85 or until you have refused two offers to increase your benefit. Premiums on your policy will be waived when you are determined to have a need for long-term care – either needing hands-on or stand by assistance with at least two Activities of Daily Living (ADLs) or needing substantial supervision due to a severe cognitive impairment.<sup>2</sup> While benefits on your policy are payable, benefit increases will continue regardless of whether prior increases were refused, and there is no age or duration limit to these benefit increases as long as benefits are payable.



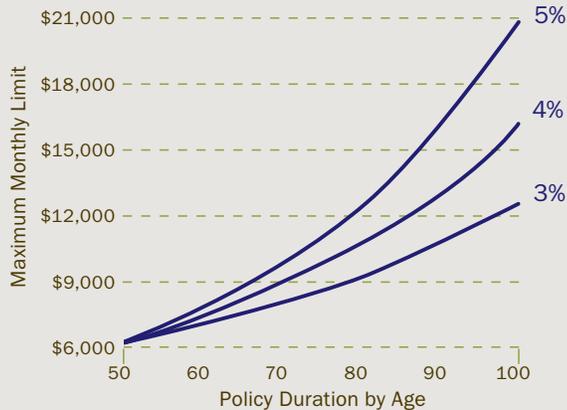
As your life changes and some of your financial responsibilities lessen, it might make sense to consider another approach to protect against the possible higher cost of care in the future.

<sup>1</sup> In Pennsylvania, this benefit is referred to as "Optional Additional Purchase Benefit Rider."

<sup>2</sup> The Waiver of Premium Benefit applies to all inforce policies issued by Northwestern Long Term Care Insurance Company.

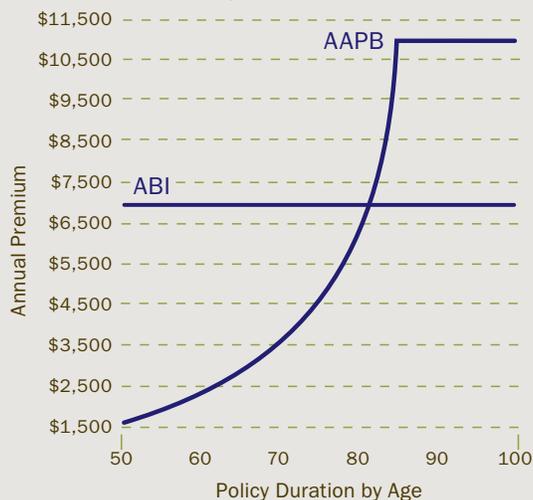
The **Automatic Benefit Increase (ABI) TT.LTC.ABI.(1010)** option allows for unlimited benefit increases on your policy with a level premium structure. Since long-term care insurance is usually a “future” benefit, the actual cost of providing care at a future date is likely to be higher than it is today. To ensure benefit increases beyond age 85, the ABI may be an option to consider.

### ABI Indexing Options Benefit



While there is an age limit associated with coverage increase offers for AAPB, ABI offers unlimited benefit increases (based on the selection of 3%, 4% or 5% indexing) for life and provides for on-going increases in coverage no matter when the benefits may be needed.<sup>3</sup>

### Premium Comparison



The lower initial payments for the increasing premium structure of AAPB might be appealing when you have other financial obligations, but the level premium structure of ABI may be better suited if you prefer a fixed payment for the future.

Example assumes insured at age 50, 12 week elimination period, Lifetime (Unlimited) Benefit Period, indexing at 5 percent compounded annually. AAPB indexing ends at age 85 unless benefits are payable.

Changing from AAPB to ABI can be done on policy anniversary before age 79 ½. As long as AAPB increases are still being offered, no proof of insurability is currently required.

<sup>3</sup> 3% and 4% not available in HI, ID, IN, NC. Indexing of less than 5% is not considered “inflation protection” in all states. 3% or 4% annual compound inflation protection is only available in TX if 5% annual compound is rejected.

QuietCare® is an individual tax-qualified long-term care insurance policy that is medically underwritten. This material is produced for the marketing and solicitation of insurance. You may be contacted by a financial representative (a licensed insurance agent/producer). Your state’s insurance department may have additional information, including a buyer’s guide, explaining long-term care insurance.

Northwestern Long Term Care Insurance Company’s long-term care insurance policy contains exclusions and limitations.

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

www.northwesternmutual.com

90-2447 LTC (1010)

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.



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