

SERFF Tracking Number: NWST-127155579 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 48695
Company
Company Tracking Number: 90-2450 LTC (1010)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 90-2450 LTC (1010)
Project Name/Number: 90-2450 LTC (1010)/90-2450 LTC (1010)

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2450 LTC (1010)

SERFF Tr Num: NWST-127155579 State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed-Closed

State Tr Num: 48695

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: 90-2450 LTC (1010)

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer, Stephanie Fowler

Authors: Addie Croeker, John Kotarski, Samantha Turdo

Disposition Date: 05/24/2011

Date Submitted: 05/05/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 90-2450 LTC (1010)

Status of Filing in Domicile: Pending

Project Number: 90-2450 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: 05/24/2011

State Status Changed: 05/24/2011

Deemer Date:

Created By: Samantha Turdo

Submitted By: Samantha Turdo

Corresponding Filing Tracking Number:

Filing Description:

Enclosed, please find two new forms that will be used by our agents as part of our sales illustrations with prospective clients.

Please note that forms 90-2129 LTC (1010), (Cover Page), 90-2112 LTC (1010) (Benefit Summary), and 90-2436 LTC (1010) (Disclosure Statement) will always be provided when any form in this filing is used. These forms were approved by your Department on July 26, 2010.

If you have questions regarding the attached forms, please call me at (414) 665-5637 or e-mail me at

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johnkotarski@northwesternmutual.com. When sending an e-mail, please copy Samantha Turdo at samanthaturdo@northwesternmutual.com.

Sincerely,

John Kotarski
 Product Compliance Specialist
 Actuarial Department

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: \$100.00
 Retaliatory? No
 Fee Explanation: \$50 per advertising form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance Company	\$100.00	05/05/2011	47287553

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	05/24/2011	05/24/2011

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Form Schedule

Lead Form Number: 90-2450 LTC (1010)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 05/24/2011	90-2450 LTC (1010)	Advertising	Should I Self Insure?	Initial		0.000	90-2450 LTC (1010).pdf
Filed-Closed 05/24/2011	90-2452 LTC (1010)	Advertising	National Annual Projected Cost of Long-Term Care Services	Initial		0.000	90-2452 LTC (1010).pdf

SHOULD I SELF INSURE?

Assuming a 50 year old today that has a long-term care event at age 76 that lasts for 6 years, and care costs of \$6,000 per month at today's rates increasing at an inflation rate of 5% per year, the potential total cost of the event would be \$1,873,299 or about 37% of a \$5 million estate. Long-term care insurance premiums paid for 25 years to cover comparable costs would reduce the same estate by only 10%. Self-funded costs paid prior to beginning dates are not reflected. (An outline of coverage must accompany this concept page).

Age	Coverage Per Month	Gross Annual Premium	Yearly Cost of Care
50	6,000	\$5,496	\$0
51	6,300	\$5,496	\$0
52	6,615	\$5,496	\$0
53	6,946	\$5,496	\$0
54	7,293	\$5,496	\$0
55	7,658	\$5,496	\$0
56	8,041	\$5,496	\$0
57	8,443	\$5,496	\$0
58	8,865	\$5,496	\$0
59	9,308	\$5,496	\$0
60	9,773	\$5,496	\$0
61	10,262	\$5,496	\$0
62	10,775	\$5,496	\$0
63	11,314	\$5,496	\$0
64	11,880	\$5,496	\$0
65	12,474	\$5,496	\$0
66	13,098	\$5,496	\$0
67	13,753	\$5,496	\$0
68	14,441	\$5,496	\$0
69	15,163	\$5,496	\$0
70	15,921	\$5,496	\$0
71	16,717	\$5,496	\$0
72	17,553	\$5,496	\$0
73	18,431	\$5,496	\$0
74	19,353	\$5,496	\$0
75	20,321	\$5,496	\$0
76	21,337	\$0	\$256,044
77	22,404	\$0	\$256,044
78	23,524	\$0	\$268,848
79	24,700	\$0	\$282,288
80	25,935	\$0	\$296,400
81	27,232	\$0	\$311,220
		\$488,866	\$1,873,299

Coverage and premium shown based on an insured, 50 years old purchasing long-term care insurance with a maximum benefit of \$6,000 a month, 12 week elimination period, standard class, lifetime premium paying period, 100% home health care, 6-year Benefit Period with the Automatic Benefit Increase (ABI) at 5%. The cost of ABI is \$4,080 of the \$5,496 premium.

- LTC event at age 76
- Premium payments end
- LTC benefits begin

*Potential total cost of long-term care insurance premiums at age 82 **Potential total cost of care for 6 years at age 82

*This value reflects annual premiums accumulated at an after tax interest of 6%

**This value reflects Yearly Cost of Care accumulated at an after tax interest rate of 6%

Potential Impact of a 6 Year LTC Claim on a \$5 Million Estate



Potential Impact of Purchasing a LTC Policy on a \$5 Million Estate



This material is not all-inclusive. The policy provides a complete list of benefits, limitations, and exclusions. QuietCare® is an individual tax-qualified long-term care insurance policy that is medically underwritten. Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance. This material is produced for the marketing and solicitation of insurance. A financial representative (a licensed insurance agent/producer of Northwestern Long Term Care Insurance Company) may contact you.

Northwestern Long Term Care Insurance Company
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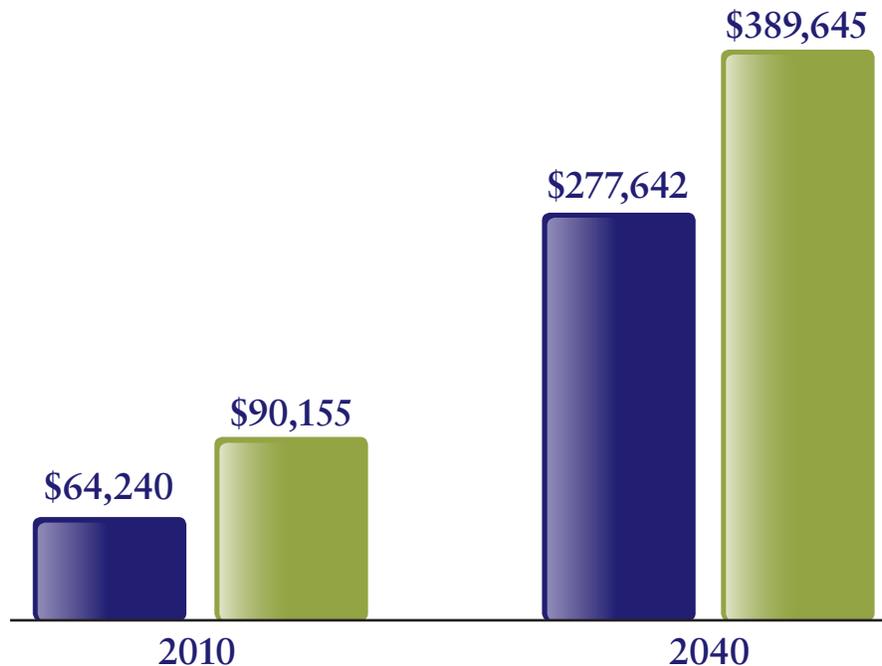
Policy Form TT.LTC.(1010) and TT.LTC.ML.(1010). Policy form TT.LTC.ML.(1010) is only available in Pennsylvania, New Jersey, Ohio and New York.

90-2450 LTC (1010)

 **Northwestern Long Term Care Insurance Company™**

A Northwestern Mutual Company

NATIONAL ANNUAL PROJECTED COST OF LONG-TERM CARE SERVICES



	2010 Annual Costs*	2040 Annual Costs**
Home Health Aide	\$64,240 ¹	\$277,642
Nursing Home	\$90,155 ¹	\$389,645

*Figures based on national averages. Local costs may vary.

**Assumes a 5% annual increase in cost.

1. Long-Term Care Group, Inc., National Cost of Long-Term Care Survey, June 2010.

Policy Form TT.LTC.(1010) and TT.LTC.ML.(1010). Policy form TT.LTC.ML.(1010) is only available in Pennsylvania, New Jersey, Ohio and New York. Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI.

This material is not all-inclusive. The policy provides a complete list of benefits, limitations, and exclusions. QuietCare® is an individual tax-qualified long-term care insurance policy that is medically underwritten. Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance. This material is produced for the marketing and solicitation of insurance. A financial representative (a licensed insurance agent/producer of Northwestern Long Term Care Insurance Company) may contact you.

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www.northwesternmutual.com

90-2452 LTC (1010)

 **Northwestern Long Term Care
Insurance Company™**

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