

SERFF Tracking Number: NWST-127157831 State: Arkansas  
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 48703  
Company  
Company Tracking Number: 90-2443 LTC (0511)  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: 90-2443 LTC (0511)  
Project Name/Number: 90-2443 LTC (0511)/90-2443 LTC (0511)

## Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2443 LTC (0511)

SERFF Tr Num: NWST-127157831 State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed-

State Tr Num: 48703

Closed

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: 90-2443 LTC (0511)

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer,  
Stephanie Fowler

Authors: Addie Croeker, Mai Xiong, Samantha Turdo

Disposition Date: 05/25/2011

Date Submitted: 05/06/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 90-2443 LTC (0511)

Status of Filing in Domicile: Pending

Project Number: 90-2443 LTC (0511)

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: 05/25/2011

State Status Changed: 05/25/2011

Deemer Date:

Created By: Samantha Turdo

Submitted By: Samantha Turdo

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.

The form included with this filing is a brochure that is intended for use by our agents to provide to potential clients.

If you should have any questions regarding the enclosed form, 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 samanthaturdo@northwesternmutual.com.

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Thank you,  
 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: \$50.00  
 Retaliatory? No  
 Fee Explanation: \$50 per advertising form  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance Company	\$50.00	05/06/2011	47327378

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	05/25/2011	05/25/2011





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## Form Schedule

**Lead Form Number: 90-2443 LTC (1010)**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 05/25/2011	90-2443 LTC (0511)	Advertising	Is Your Retirement Protected?	Initial		0.000	90-2443 LTC (0511).pdf

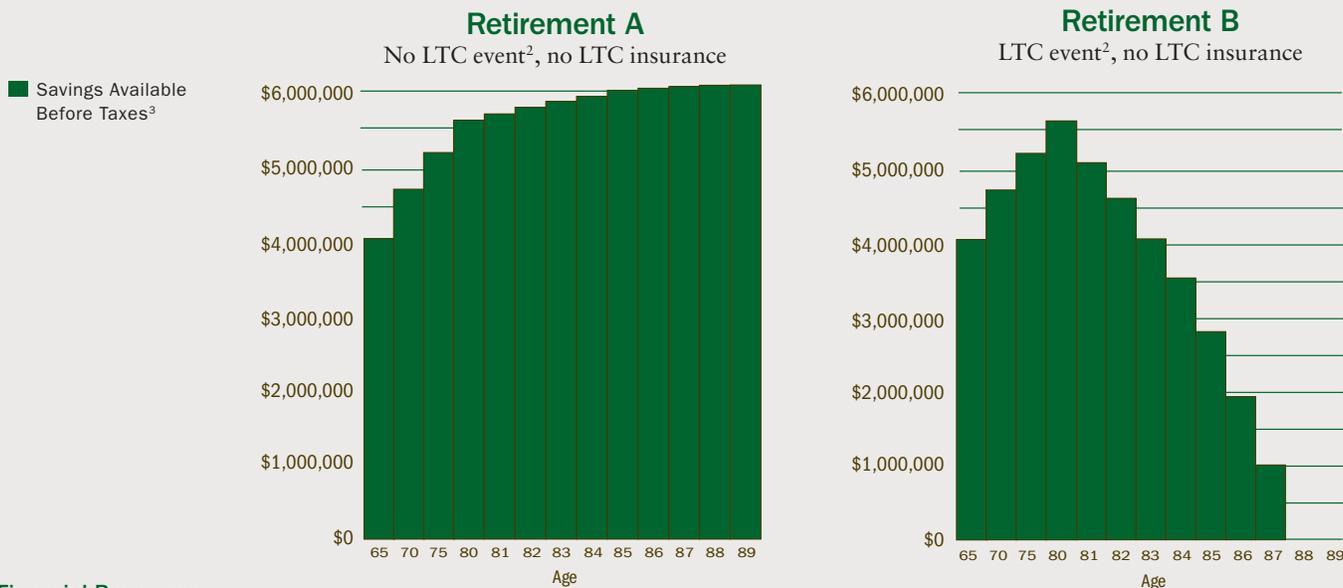
# IS YOUR RETIREMENT PROTECTED?

You spend your lifetime working hard and saving for the future to seek to ensure the security of your family. To further strengthen the security you've established, you buy insurance to protect yourself, your loved ones, your lifestyle, your income and other important assets.

However, you may overlook the effects of long-term care expenses resulting from an accident, a chronic illness or a cognitive impairment. We cannot predict the future, but we could eventually need caregiving services on a long-term basis. The cost of receiving these services can jeopardize not only our lifestyle but also our family's lifestyle and the financial security we've spent our lifetime establishing. They can also cause emotional and financial strain on family members.

The following example illustrates a hypothetical retirement scenario for a married couple, both 50 years old, who are expected to retire at age 65 with a life expectancy to age 90. A long term care event is illustrated for only one individual.

## The Impact of a Long-Term Care Event on Your Retirement



### Financial Resources During Retirement<sup>1</sup>

<b>Savings/investments at Retirement</b>	\$4,000,000	\$4,000,000
<b>Savings/investments at Death</b>	\$6,000,000	\$0
<b>Age savings/investments exhausted</b>	No	87
<b>Income Need<sup>3</sup> Met</b>	Yes	No
<b>Income Shortfall</b>	No	89

*continued...*

<sup>1</sup> In these scenarios the couple's future income need in retirement is \$200,000 per year (after-tax in today's dollars). The average rate of inflation used in these scenarios is 3.00%. Effective income tax rate used is 30.00%. Income may include earned income, unearned income, social security benefits, retirement plans, and withdrawals from life insurance. Other financial resources include investment accounts such as taxable retirement assets and 401K retirement plans. The rate of return on the investment accounts used for retirement is 7.00%

<sup>2</sup> Long-term care insurance is triggered by an impairment of at least two activities of daily living, such as, eating, bathing, dressing, or a severe cognitive impairment such as Alzheimer's Disease. Long-term care expenses are for one person beginning at age 80 with long-term care expenses equaling \$7,600 per month (in today's dollars), in addition to the regular lifestyle expenses of \$200,000 per year (after-tax in today's dollars). The long-term care need is expected to last until death. The inflation rate on long-term care expenses is 5.00%.

<sup>3</sup> May include redemption of available investment and personal/business assets to meet the need.

# Protecting your retirement with long-term care insurance

Long-term care insurance – along with investments, annuities and permanent life insurance – can play a critical role in delivering a financially secure retirement.

The earlier long-term care insurance is purchased, the higher the likelihood of medically qualifying for the coverage and as illustrated below, the higher the amount of savings and investments at death. In the scenarios below, long-term care insurance is purchased for each individual with an anticipated long-term care event occurring at age 80 for one individual.

**Savings Before Taxes if LTC Insurance is Purchased**



Financial Resources During Retirement <sup>1</sup>	LTC Event, LTC Insurance purchased at age 50 <sup>4</sup>	LTC Event, LTC Insurance purchased at age 60 <sup>4</sup>	LTC Event, LTC Insurance purchased at age 70 <sup>4</sup>
<b>Savings/investments at Retirement</b>	\$4,000,000	\$4,000,000	\$4,000,000
<b>Savings/investments at Death</b>	\$5,500,000	\$4,600,000	\$3,800,000
<b>Age savings/investments exhausted</b>	No	No	No
<b>Income Need Met</b>	Yes	Yes	Yes
<b>Income Shortfall</b>	No	No	No

<sup>4</sup> Pre-retirement long-term care premiums are paid with income and post-retirement long-term care premiums are added to the couples future income need of \$200,000 to pay for lifestyle expenses during retirement. Premium costs for the couple include purchasing \$7600/month at age 50 (inflation-adjusted at 5% compound for ages 60 (\$12,300/month) and 70 (\$20,100/month), 12 week Elimination Period, a Lifetime Benefit Period and the Automatic Benefit Increase (ABI) at 5%.

The purpose of this material is for the marketing and solicitation of insurance. A financial representative (a licensed insurance agent/producer) may contact you.

Long-term care insurance is offered through Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI.

Policy forms TT.LTC.(1010), TT.LTC.LP.(1010) and TT.LTC.ML.(1010). Form TT.LTC.ML.(1010) is only available in New Jersey, New York, Ohio and Pennsylvania. TT.LTC.LP.(1010) is only available in Texas. This policy includes exclusions and limitations.

Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance.