

SERFF Tracking Number: NWST-127158558 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance Company State Tracking Number: 48714
Company Tracking Number: 90-2462 LTC (0411)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 90-2462 LTC (0411)
Project Name/Number: 90-2462 LTC (0411)/90-2462 LTC (0411)

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2462 LTC (0411)

SERFF Tr Num: NWST-127158558 State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed-Closed

State Tr Num: 48714

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: 90-2462 LTC (0411)

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler, Harris Shearer

Authors: Jason Gross, Cassandra Hoefke

Disposition Date: 05/31/2011

Date Submitted: 05/09/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 90-2462 LTC (0411)

Status of Filing in Domicile: Pending

Project Number: 90-2462 LTC (0411)

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: 05/31/2011

State Status Changed: 05/31/2011

Deemer Date:

Created By: Cassandra Hoefke

Submitted By: Cassandra Hoefke

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 brochure included with this filing is intended for use by our agents to use with general public.

The form referenced above is being submitted on behalf of Northwestern Long Term Care Insurance Company, a wholly owner subsidiary of The Northeastern Mutual Life Insurance Company

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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. On e-mails that are sent, please copy cassandrahoefke@northwesternmutual.com.

Sincerely,

Jason Gross, FLMI, AFSI, ACS
 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]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 Fee per Advertising Form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance Company	\$50.00	05/09/2011	47387992

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	05/31/2011	05/31/2011

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Disposition

Disposition Date: 05/31/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	NLTC: Working Together - LTC and DI	Filed	Yes

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Form Schedule

Lead Form Number: 90-2462 LTC (0411)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 05/31/2011	90-2462 LTC (0411)	Advertising	NLTC: Working Together - LTC and DI	Initial		0.000	90- 2462_LTC_(0 411)[1].pdf



A Northwestern Mutual financial representative can give you the costs and complete details about disability insurance and long-term care insurance and help you design a plan that's right for you.

many recognize the importance...

of owning disability income insurance during their working years, because the possibility of losing income due to an injury or illness is perceived as an immediate, significant and age appropriate risk.

However, since long-term care insurance is often considered to be only for older individuals, many delay planning for their long-term care needs until they approach retirement age.

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. (Northwestern Mutual).

Disability income insurance is offered through Northwestern Mutual.

Northwestern Long Term Care Insurance Company is not financially responsible for products issued by The Northwestern Mutual Life Insurance Company.

These policies include exclusions and limitations.

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

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

The Northwestern Mutual
Life Insurance Company • Milwaukee, WI
www.northwesternmutual.com

90-2462 LTC (0411)



working
together

Disability Insurance
offered by

**The Northwestern Mutual
Life Insurance Company**

Long Term Care Insurance
offered by

**Northwestern Long Term
Care Insurance Company**



90-2462 LTC (0411)

for most working individuals...

disability income insurance is a fundamental building block to an overall financial plan. While disability income insurance is designed to protect your ability to earn income, it does not necessarily protect your assets or provide the funds you might one day need for long-term care services.

what is disability income insurance?

Disability income insurance helps to protect earned income.

Individual disability income insurance pays benefits intended to replace a portion of your earned income lost due to total and partial disabilities. Disability income policies can help you protect yourself, your family and your business.

what is long-term care insurance?

Long-term care insurance helps to pay for qualified LTC services.

Long-term care (LTC) insurance provides coverage to individuals suffering from a chronic illness, disabling condition or cognitive impairment. This coverage is generally needed for an extended period of time, and it focuses on individuals who need assistance with routine activities of daily living such as bathing, dressing and eating or supervision due to cognitive impairment. Such services may be provided in your home, community or in a facility.

how can disability income and long-term care insurance work together?

What most working individuals fail to consider is how disability income and long-term care insurance can work together in situations where a long-term disability results in the need for long-term care. Although routine living expenses of a disabled

individual may remain relatively constant, additional expenses specifically related to an injury or illness are common and can really add up. Since there are different standards for benefit eligibility, not all disabilities which qualify for disability income benefits will qualify for benefits under a long-term care insurance policy.¹

working together

Let's take a look at an example of how disability income and long-term care insurance can work together:

Eric, age 38, owns a \$5,000 monthly disability income policy and a long-term care insurance policy with a \$4,500 monthly benefit for both home health care and care in a facility.

A car accident leaves Eric unable to work and unable to care for himself. Eric's DI policy pays him \$5,000 per month due to his total disability, which helps to replace lost income and pay ongoing expenses such as his mortgage, groceries, car payments and ongoing bills.

Eric's disabling condition also results in additional expenses due to his need for ongoing care. Eric's LTC insurance policy covers the expenses for a caregiver to come to his home and help with daily activities such as bathing, dressing and eating; services that are normally not covered by health insurance.²

¹ Generally, disability income benefits are provided for a loss due to disability which prevents the performance of occupational duties, while long-term care benefits are triggered by a need for assistance with activities of daily living, or a need for supervision due to a cognitive impairment. See disability income and long-term care insurance outlines of coverage for details on benefit eligibility.

² \$4,500 monthly figure based on 8 hours of home health care services per day at a rate of \$18.75 per hour.



Disability income and long-term care insurance policies can be tailored to meet your specific needs and budget.