

SERFF Tracking Number: NWST-127162640 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 48742
Company
Company Tracking Number: 90-2456 LTC (0511)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 90-2456 LTC (0511)
Project Name/Number: 90-2456 LTC (0511)/90-2456 LTC (0511)

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2456 LTC (0511)

SERFF Tr Num: NWST-127162640 State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed-

State Tr Num: 48742

Closed

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: 90-2456 LTC (0511)

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer,

Stephanie Fowler

Authors: Addie Croeker, Mai Xiong, Disposition Date: 05/31/2011

Samantha Turdo

Date Submitted: 05/11/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 90-2456 LTC (0511)

Status of Filing in Domicile: Pending

Project Number: 90-2456 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: 05/31/2011

State Status Changed: 05/31/2011

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.

SERFF Tracking Number: NWST-127162640 State: Arkansas
 Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 48742
 Company
 Company Tracking Number: 90-2456 LTC (0511)
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: 90-2456 LTC (0511)
 Project Name/Number: 90-2456 LTC (0511)/90-2456 LTC (0511)

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]

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	05/11/2011	47459514

SERFF Tracking Number: NWST-127162640 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 48742
Company
Company Tracking Number: 90-2456 LTC (0511)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 90-2456 LTC (0511)
Project Name/Number: 90-2456 LTC (0511)/90-2456 LTC (0511)

Correspondence Summary

Dispositions

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

SERFF Tracking Number: NWST-127162640 *State:* Arkansas
Filing Company: Northwestern Long Term Care Insurance *State Tracking Number:* 48742
Company
Company Tracking Number: 90-2456 LTC (0511)
TOI: LTC03I Individual Long Term Care *Sub-TOI:* LTC03I.001 Qualified
Product Name: 90-2456 LTC (0511)
Project Name/Number: 90-2456 LTC (0511)/90-2456 LTC (0511)

Disposition

Disposition Date: 05/31/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NWST-127162640 State: Arkansas
 Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 48742
 Company
 Company Tracking Number: 90-2456 LTC (0511)
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: 90-2456 LTC (0511)
 Project Name/Number: 90-2456 LTC (0511)/90-2456 LTC (0511)

Form Schedule

Lead Form Number: 90-2456 LTC (0511)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 05/31/2011	90-2456 LTC (0511)	Advertising	Long-Term Care Insurance - By The Numbers	Initial		0.000	90-2456 LTC (0511).pdf

Long-Term Care Insurance – BY THE NUMBERS

	[2009] Individual Sales in Millions ²	First Sold	A.M. Best	STRENGTH Ratings ¹			S&P	STABILITY	Participating	VALUE
				Fitch	Moody's	Inforce Rate Increase		Dividends Paid		
John Hancock	[\$116.1]	1987	[A+ (1)]	[AA- (2)]	[A1 (3)]	[AA- (2)]	[INCREASED]	No	n/a	
Genworth	[\$107.5]	1989	[A+ (1)]	[AA- (2)]	[A1 (3)]	[AA- (2)]	[INCREASED]	No	n/a	
Northwestern Long Term Care	[\$36.7]	1998	[A++ (1)]	[AAA (1)]	[Aaa (1)]	[AAA (1)]	[NO INCREASE]	Yes	Yes³	
MetLife (Stopped selling LTC policies in 2010)	[\$36.3]	1986	[A+ (1)]	[AA- (2)]	[Aa3 (2)]	[AA- (2)]	[INCREASED]	No	n/a	
Bankers Life and Casualty	[\$26.6]	1985	[B+ (3)]	[BBB- (4)]	[Ba1 (5)]	[BB (5)]	[INCREASED]	No	n/a	
New York Life	[\$21.3]	1988	[A++ (1)]	[AAA (1)]	[Aaa (1)]	[AAA (1)]	[NO INCREASE]	Yes	Yes	
Prudential	[\$17.9]	1999	[A+ (1)]	[A+ (3)]	[A2 (3)]	[AA- (2)]	[INCREASED]	No	n/a	
Mass Mutual	[\$13.1]	2000	[A++ (1)]	[AA+ (2)]	[Aa2 (2)]	[AA+ (2)]	[NO INCREASE]	Yes	No	
Mutual of Omaha	[\$12.7]	1987	[A+ (1)]	[none available]	[Aa3 (2)]	[AA- (2)]	[INCREASED]	No	n/a	
Berkshire Life (Stopped selling LTC policies in 2011)	[\$12.6]	2004	[A++ (1)]	[AA+ (2)]	[Aa2 (2)]	[AA+ (2)]	[NO INCREASE]	No	n/a	

“Almost every long-term care insurer has raised rates at least once, and many are on their second round of price hikes. Northwestern is a rare exception. Although the company has always charged higher rates for long-term care insurance than its competitors, it hasn't increased rates and has even give some money back to policyholders in the form of annual dividends.”

Kiplinger's Personal Finance magazine, Long-Term Care Rate Hikes Loom, January 2011

Ratings – These ratings provide a professional assessment of a company's insurance financial strength and security and its ability to pay claims and meet its obligations. Third party ratings are subject to change. Numbers shown after ratings reflect the relative strength of each agency's rating, from highest (1) to lowest.

In-Force Rate Increase – Identifies companies whose insurance experience has required them to increase premiums on inforce policies.

Participating – Identifies companies offering “Participating” contracts which are eligible to receive a dividend.

Dividends Paid – Identifies companies who have paid dividends to policyowners on participating contracts.

¹ The four agencies listed base ratings on the financial strength of the insurance company. These ratings are not recommendations of specific policy provisions, rates or practices of the insurance company. Since its entrance into the long-term care insurance market in 1998, all four agencies have given Northwestern Long Term Care Insurance Company the best possible insurance financial strength ratings. At the time of this publication, our most current ratings are for the following dates: A.M. Best (February 2011), Fitch Ratings (January 2011), Moody's (April 2011) and Standard & Poor's (March 2010). Third party ratings are subject to change. Ratings for the other companies listed are current as of April 4, 2011, and obtained from SNL Financial.

² 2009 Ranking by Annualized LTCi Premium from Broker World, “2010 Individual Long Term Care Insurance Survey”, July 2010. Details available upon request.



Strength, Stability, Value

Northwestern Long Term Care Insurance Company:

- Is a wholly owned subsidiary of The Northwestern Mutual Life Insurance Company (Northwestern Mutual). Northwestern Mutual achieved the longest record at number one in any industry in the history of FORTUNE® America's Most Admired Companies ranking, leading the life insurance industry for 25 years until the survey was retired in 2009.⁴
- Has always maintained the best possible insurance financial strength ratings from the four major rating services.¹
- Has over [124,000] long-term care policies in force totaling in excess of [\$250] million in issued premium.⁵
- Has a history of offering new policy features to existing policyowners whenever possible and practical.
- Has not raised rates in-force long-term care insurance policies.

Northwestern Long Term Care Dividend History³

Year	Dividends to Policyowners
1998-2006	No dividends declared
2007	\$3.9 million
2008	\$6.1 million
2009	\$8.6 million
2010	\$8.0 million
2011	\$11.2 million

A History of Value

1998

QuietCare® was first introduced by Northwestern Long Term Care Insurance Company.

2002

All policies, including in-force policies, were made participating. This enhancement offered the opportunity for policyowners to receive a reduction in premium through policy dividends if the product experience proves more favorable than pricing expectations. The Alternate Living Facility benefit was increased to 100% of the nursing home daily limit, and the Caregiver Training Benefit was added. Both of these features were made available to existing policyowners through the Benefit Upgrade Program offer.

2003

The Automatic Additional Purchase Benefit (AAPB) amendment was enhanced and automatically extended to existing policyowners.

2005

Policies were enhanced to include: eliminating the mental health exclusion, allowing benefits for care received in Canada, and increasing the Bed Reservation Benefit and Respite Care Benefit.

2006

Northwestern declared its first dividend.

2008

Policies were enhanced to include: adding a weekly elimination period, hospice care, formalization of claim assistance services, and an improved waiver of premium.

2010

A new policy was introduced with Maximum Monthly Limits, Limited Payment plan options and increased Discounts. A policy exchange program was also introduced allowing current policyowners the opportunity to acquire this new policy.

This brochure is not all-inclusive. The policy provides a complete list of benefits, limitations and exclusions. 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.

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. Form TT.LTC.LP.(1010) is only available in Texas.

Northwestern Long Term Care Insurance Company • A subsidiary of The Northwestern Mutual Life Insurance Company • Milwaukee, WI
www.northwesternmutual.com
 90-2456 LTC (0511)

³ For Northwestern Long Term Care, neither the existence nor the amount of a dividend is guaranteed in any given year. Decisions with respect to the determination and allocation of divisible surplus are left to the discretion and sound business judgment of the Board of Directors.

⁴ March 22, 2010 issue, FORTUNE® magazine survey.

⁵ Northwestern Long Term Care Insurance Company data as of December 2010.