

SERFF Tracking Number: NWST-127378594 State: Arkansas  
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 49600  
Company  
Company Tracking Number: 90-2174 LTC (0811)  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: 90-2174 LTC (0811)  
Project Name/Number: 90-2174 LTC (0811)/90-2174 LTC (0811)

## Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2174 LTC (0811)

SERFF Tr Num: NWST-127378594 State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed-

State Tr Num: 49600

Closed

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: 90-2174 LTC (0811)

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: John Kotarski, Samantha

Disposition Date: 09/08/2011

Turdo

Date Submitted: 08/19/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 90-2174 LTC (0811)

Status of Filing in Domicile: Pending

Project Number: 90-2174 LTC (0811)

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: 09/08/2011

State Status Changed: 09/08/2011

Deemer Date:

Created By: Samantha Turdo

Submitted By: Samantha Turdo

Corresponding Filing Tracking Number:

Filing Description:

Enclosed, please find a new form that will be used by our agents' prospective clients.

If you have questions regarding the attached forms, please call me at (414) 665-5637 or e-mail me at johnkotarski@northwesternmutual.com. When sending an e-mail, please copy Samantha Turdo at samanthaturdo@northwesternmutual.com.

Sincerely,

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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]

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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	08/19/2011	50790431

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	09/08/2011	09/08/2011



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<b>Schedule Form</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
	Quietcare TT Multilife Rate Sheet	Filed-Closed	Yes

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## Form Schedule

**Lead Form Number: 90-2174 LTC (0811)**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 09/08/2011	90-2174 LTC (0811)	Advertising	Quietcare TT Multilife Initial Rate Sheet			0.000	90-2174 LTC (0811).pdf

**Northwestern Long Term Care - QuietCare® TT Series**  
 Monthly premium per \$1,000 Maximum Monthly Limit, Lifetime Pay, Standard Class,  
 12 Week Elimination Period for Lifetime, 6 Year and 3 Year Benefit Periods.  
 Rates include the 5% MultiLife Discount and do not reflect spousal/companion discounts.

Age	Base Policy			Base with AAPB <sup>1</sup>			Base with ABI <sup>2</sup> (5%)		
	Lifetime	6-Year	3-Year	Lifetime	6-Year	3-Year	Lifetime	6-Year	3-Year
18	11.99	9.67	8.02	13.90	10.58	8.44	83.73	63.98	49.18
19	11.99	9.67	8.02	13.90	10.58	8.44	83.73	63.98	49.18
20	11.99	9.67	8.02	13.90	10.58	8.44	83.73	63.98	49.18
21	11.99	9.67	8.02	13.90	10.58	8.44	83.73	63.98	49.18
22	11.99	9.67	8.02	13.90	10.58	8.44	83.73	63.98	49.18
23	11.99	9.67	8.02	13.90	10.58	8.44	83.73	63.98	49.18
24	11.99	9.67	8.02	13.90	10.58	8.44	83.73	63.98	49.18
25	11.99	9.67	8.02	13.90	10.58	8.44	83.73	63.98	49.18
26	12.32	9.92	8.19	14.23	10.83	8.61	84.06	64.23	49.35
27	12.65	10.17	8.35	14.63	11.08	8.77	84.39	64.48	49.51
28	12.98	10.41	8.52	14.96	11.40	9.02	84.72	64.72	49.68
29	13.31	10.67	8.68	15.38	11.66	9.18	85.05	64.98	49.84
30	13.64	10.91	8.85	15.79	11.90	9.35	85.38	65.22	50.01
31	13.89	11.08	9.01	16.04	12.07	9.51	85.63	65.39	50.17
32	14.14	11.33	9.18	16.38	12.41	9.68	85.88	65.64	50.34
33	14.38	11.57	9.34	16.62	12.65	9.84	86.12	65.88	50.50
34	14.63	11.74	9.51	16.94	12.82	10.01	86.37	66.05	50.67
35	14.96	11.99	9.67	17.27	13.07	10.17	86.70	66.30	50.83
36	14.96	12.15	9.84	17.27	13.23	10.34	86.70	66.46	51.00
37	15.04	12.23	10.08	17.35	13.39	10.66	86.78	66.54	51.24
38	15.13	12.40	10.25	17.44	13.56	10.83	86.87	66.71	51.41
39	15.21	12.48	10.50	17.52	13.64	11.08	86.95	66.79	51.66
40	15.29	12.65	10.67	17.69	13.81	11.25	87.03	66.96	51.83
41	15.96	13.22	11.16	18.44	14.46	11.74	88.03	67.77	52.57
42	16.70	13.81	11.57	19.27	15.13	12.23	89.10	68.61	53.15
43	17.44	14.38	12.15	20.17	15.70	12.81	90.09	69.42	53.97
44	18.18	15.04	12.65	21.08	16.45	13.40	91.08	70.34	54.72
45	19.01	15.70	13.15	21.99	17.19	13.90	92.24	71.16	55.39

<sup>1</sup> AAPB = Automatic Additional Purchase Benefit – Annual premium increases for additional coverage based on attained age. In PA is referred to as “Optional Additional Purchase Benefit Rider.”

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An Outline of Coverage must accompany this rate sheet if used in Florida or Texas.

**This rate sheet is not available for use in CA or NH.**

46	19.84	16.45	13.72	22.98	18.02	14.55	93.23	72.16	56.12
47	20.75	17.11	14.30	24.06	18.76	15.13	94.40	72.98	56.87
48	21.65	17.94	14.96	25.12	19.76	15.87	95.46	73.90	57.69
49	22.65	18.68	15.63	26.29	20.59	16.62	96.63	74.80	58.53
50	23.72	19.51	16.29	27.52	21.49	17.28	97.77	75.71	59.36
51	24.72	20.42	16.95	28.69	22.49	18.03	98.86	76.71	60.09
52	25.87	21.32	17.69	30.09	23.56	18.85	100.01	77.61	60.92
53	27.20	22.40	18.60	31.58	24.71	19.84	101.75	79.02	62.07
54	28.60	23.47	19.51	33.23	25.95	20.75	103.57	80.33	63.24
55	30.01	24.72	20.50	34.89	27.36	21.82	105.22	81.75	64.47
56	31.57	25.95	21.49	36.69	28.76	22.90	107.11	83.14	65.63
57	33.15	27.27	22.57	38.53	30.33	24.06	108.86	84.63	66.87
58	35.30	29.01	23.97	41.01	32.24	25.62	111.92	87.03	68.93
59	37.52	30.83	25.54	43.56	34.30	27.28	114.97	89.43	71.08
60	39.92	32.73	27.11	46.37	36.45	29.02	118.19	91.91	73.23
61	42.48	34.88	28.76	49.34	38.85	30.83	121.42	94.64	75.37
62	45.13	37.03	30.58	52.40	41.25	32.82	124.73	97.20	77.69
63	48.85	40.09	33.06	56.71	44.72	35.46	130.10	101.91	81.49
64	52.90	43.40	35.79	61.42	48.45	38.43	135.80	106.88	85.55
65	57.19	46.95	38.68	66.37	52.49	41.58	141.58	112.08	89.68
66	61.91	50.75	41.91	71.92	56.79	45.05	147.70	117.45	94.23
67	67.03	54.88	45.29	77.77	61.41	48.76	154.14	123.07	98.77
68	73.98	60.67	50.01	85.88	67.94	53.81	165.06	132.00	105.97
69	81.75	66.95	55.21	94.90	75.05	59.51	176.80	141.50	113.65
70	90.25	73.89	60.92	104.80	82.90	65.71	189.26	151.67	121.84
71	99.60	81.58	67.28	115.72	91.59	72.57	202.67	162.58	130.76
72	110.01	90.09	74.31	127.78	101.25	80.26	217.05	174.31	140.26
73	120.76	98.85	81.58	140.35	111.17	88.11	232.01	186.38	150.01
74	132.49	108.44	89.51	153.98	122.08	96.78	248.03	199.28	160.51
75	145.39	118.94	98.28	169.03	133.98	106.38	265.07	213.08	171.76
76	159.51	130.51	107.94	185.46	147.13	116.87	283.32	227.79	183.81
77	175.05	143.15	118.52	203.57	161.50	128.44	302.91	243.57	196.71
78	188.61	155.30	128.77	219.44	175.39	139.60	319.12	258.45	208.94
79	204.73	168.53	139.84	238.21	190.51	151.74	338.71	274.32	221.83

<sup>1</sup> AAPB = Automatic Additional Purchase Benefit – Annual premium increases for additional coverage based on attained age. In PA is referred to as “Optional Additional Purchase Benefit Rider.”

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90-2174 LTC (0811)

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 Monthly premium per \$1,000 Maximum Monthly Limit, Lifetime Pay, Standard Class,  
 12 Week Elimination Period for Lifetime, 6 Year and 3 Year Benefit Periods.  
 Rates include the 5% MultiLife Discount and do not reflect spousal/companion discounts.

Age	Base Policy		
	Lifetime	6-Year	3-Year
18	11.99	9.67	8.02
19	11.99	9.67	8.02
20	11.99	9.67	8.02
21	11.99	9.67	8.02
22	11.99	9.67	8.02
23	11.99	9.67	8.02
24	11.99	9.67	8.02
25	11.99	9.67	8.02
26	12.32	9.92	8.19
27	12.65	10.17	8.35
28	12.98	10.41	8.52
29	13.31	10.67	8.68
30	13.64	10.91	8.85
31	13.89	11.08	9.01
32	14.14	11.33	9.18
33	14.38	11.57	9.34
34	14.63	11.74	9.51
35	14.96	11.99	9.67
36	14.96	12.15	9.84
37	15.04	12.23	10.08
38	15.13	12.40	10.25
39	15.21	12.48	10.50
40	15.29	12.65	10.67
41	15.96	13.22	11.16
42	16.70	13.81	11.57
43	17.44	14.38	12.15
44	18.18	15.04	12.65
45	19.01	15.70	13.15

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47	20.75	17.11	14.30
48	21.65	17.94	14.96
49	22.65	18.68	15.63
50	23.72	19.51	16.29
51	24.72	20.42	16.95
52	25.87	21.32	17.69
53	27.20	22.40	18.60
54	28.60	23.47	19.51
55	30.01	24.72	20.50
56	31.57	25.95	21.49
57	33.15	27.27	22.57
58	35.30	29.01	23.97
59	37.52	30.83	25.54
60	39.92	32.73	27.11
61	42.48	34.88	28.76
62	45.13	37.03	30.58
63	48.85	40.09	33.06
64	52.90	43.40	35.79
65	57.19	46.95	38.68
66	61.91	50.75	41.91
67	67.03	54.88	45.29
68	73.98	60.67	50.01
69	81.75	66.95	55.21
70	90.25	73.89	60.92
71	99.60	81.58	67.28
72	110.01	90.09	74.31
73	120.76	98.85	81.58
74	132.49	108.44	89.51
75	145.39	118.94	98.28
76	159.51	130.51	107.94
77	175.05	143.15	118.52
78	188.61	155.30	128.77
79	204.73	168.53	139.84

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 Rates include the 5% MultiLife Discount and do not reflect spousal/companion discounts.

Age	Base with AAPB <sup>1</sup>		
	Lifetime	6-Year	3-Year
18	13.90	10.58	8.44
19	13.90	10.58	8.44
20	13.90	10.58	8.44
21	13.90	10.58	8.44
22	13.90	10.58	8.44
23	13.90	10.58	8.44
24	13.90	10.58	8.44
25	13.90	10.58	8.44
26	14.23	10.83	8.61
27	14.63	11.08	8.77
28	14.96	11.40	9.02
29	15.38	11.66	9.18
30	15.79	11.90	9.35
31	16.04	12.07	9.51
32	16.38	12.41	9.68
33	16.62	12.65	9.84
34	16.94	12.82	10.01
35	17.27	13.07	10.17
36	17.27	13.23	10.34
37	17.35	13.39	10.66
38	17.44	13.56	10.83
39	17.52	13.64	11.08
40	17.69	13.81	11.25
41	18.44	14.46	11.74
42	19.27	15.13	12.23
43	20.17	15.70	12.81
44	21.08	16.45	13.40
45	21.99	17.19	13.90

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46	22.98	18.02	14.55
47	24.06	18.76	15.13
48	25.12	19.76	15.87
49	26.29	20.59	16.62
50	27.52	21.49	17.28
51	28.69	22.49	18.03
52	30.09	23.56	18.85
53	31.58	24.71	19.84
54	33.23	25.95	20.75
55	34.89	27.36	21.82
56	36.69	28.76	22.90
57	38.53	30.33	24.06
58	41.01	32.24	25.62
59	43.56	34.30	27.28
60	46.37	36.45	29.02
61	49.34	38.85	30.83
62	52.40	41.25	32.82
63	56.71	44.72	35.46
64	61.42	48.45	38.43
65	66.37	52.49	41.58
66	71.92	56.79	45.05
67	77.77	61.41	48.76
68	85.88	67.94	53.81
69	94.90	75.05	59.51
70	104.80	82.90	65.71
71	115.72	91.59	72.57
72	127.78	101.25	80.26
73	140.35	111.17	88.11
74	153.98	122.08	96.78
75	169.03	133.98	106.38
76	185.46	147.13	116.87
77	203.57	161.50	128.44
78	219.44	175.39	139.60
79	238.21	190.51	151.74

<sup>1</sup> AAPB = Automatic Additional Purchase Benefit – Annual premium increases for additional coverage based on attained age. In PA is referred to as “Optional Additional Purchase Benefit Rider.”

<sup>2</sup> ABI = Automatic Benefit Increase – Annual premium are not scheduled to increase for additional coverage.

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QuietCare® is long-term care insurance issued by Northwestern Long Term Care Insurance Company a Subsidiary of The Northwestern Mutual Life Insurance Company – Milwaukee, WI. [www.northwesternmutual.com](http://www.northwesternmutual.com)

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

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**Northwestern Long Term Care - QuietCare® TT Series**  
 Monthly premium per \$1,000 Maximum Monthly Limit, Lifetime Pay, Standard Class,  
 12 Week Elimination Period for Lifetime, 6 Year and 3 Year Benefit Periods.  
 Rates include the 5% MultiLife Discount and do not reflect spousal/companion discounts.

Age	Base with ABI <sup>2</sup> (5%)		
	Lifetime	6-Year	3-Year
18	83.73	63.98	49.18
19	83.73	63.98	49.18
20	83.73	63.98	49.18
21	83.73	63.98	49.18
22	83.73	63.98	49.18
23	83.73	63.98	49.18
24	83.73	63.98	49.18
25	83.73	63.98	49.18
26	84.06	64.23	49.35
27	84.39	64.48	49.51
28	84.72	64.72	49.68
29	85.05	64.98	49.84
30	85.38	65.22	50.01
31	85.63	65.39	50.17
32	85.88	65.64	50.34
33	86.12	65.88	50.50
34	86.37	66.05	50.67
35	86.70	66.30	50.83
36	86.70	66.46	51.00
37	86.78	66.54	51.24
38	86.87	66.71	51.41
39	86.95	66.79	51.66
40	87.03	66.96	51.83
41	88.03	67.77	52.57
42	89.10	68.61	53.15
43	90.09	69.42	53.97
44	91.08	70.34	54.72
45	92.24	71.16	55.39

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46	93.23	72.16	56.12
47	94.40	72.98	56.87
48	95.46	73.90	57.69
49	96.63	74.80	58.53
50	97.77	75.71	59.36
51	98.86	76.71	60.09
52	100.01	77.61	60.92
53	101.75	79.02	62.07
54	103.57	80.33	63.24
55	105.22	81.75	64.47
56	107.11	83.14	65.63
57	108.86	84.63	66.87
58	111.92	87.03	68.93
59	114.97	89.43	71.08
60	118.19	91.91	73.23
61	121.42	94.64	75.37
62	124.73	97.20	77.69
63	130.10	101.91	81.49
64	135.80	106.88	85.55
65	141.58	112.08	89.68
66	147.70	117.45	94.23
67	154.14	123.07	98.77
68	165.06	132.00	105.97
69	176.80	141.50	113.65
70	189.26	151.67	121.84
71	202.67	162.58	130.76
72	217.05	174.31	140.26
73	232.01	186.38	150.01
74	248.03	199.28	160.51
75	265.07	213.08	171.76
76	283.32	227.79	183.81
77	302.91	243.57	196.71
78	319.12	258.45	208.94
79	338.71	274.32	221.83

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