

SERFF Tracking Number: NWST-127975360 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number:
Company
Company Tracking Number: 90-2464 LTC (1111)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 90-2464 LTC (1111)
Project Name/Number: 90-2464 LTC (1111)/90-2464 LTC (1111)

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2464 LTC (1111)

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: NWST-127975360 State: Arkansas

SERFF Status: Closed-Filed

Co Tr Num: 90-2464 LTC (1111)

Authors: Samantha Turdo, Lisa

Kucik

Date Submitted: 01/27/2012

State Tr Num:

State Status: Filed-Closed

Reviewer(s): Donna Lambert

Disposition Date: 01/27/2012

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date: 02/27/2012

State Filing Description:

General Information

Project Name: 90-2464 LTC (1111)

Project Number: 90-2464 LTC (1111)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 01/27/2012

State Status Changed: 01/27/2012

Created By: Samantha Turdo

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Samantha Turdo

Filing Description:

Enclosed please find the advertising form referenced above for your review and approval. This form will be used by our agents with prospective and current clients.

This advertising form is an invitation to inquire.

If you should have any questions regarding the enclosed forms, you may call me at (414) 665-2862 or you can e-mail me at lisakucik@northwesternmutual.com . When sending an e-mail please copy Samantha Turdo at samanthaturdo@northwesternmutual.com.

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Company and Contact

Filing Contact Information

Lisa Kucik, Product Compliance Specialist lisakucik@northwesternmutual.com
 720 East Wisconsin Avenue 414-665-2862 [Phone]
 Milwaukee, WI 53202-4797 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	01/27/2012	55877634

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	01/27/2012	01/27/2012

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	1035 Exchange	Filed	Yes

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Form Schedule

Lead Form Number: 90-2464 LTC (1111)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/27/2012	90-2464 LTC (1111)	Advertising	1035 Exchange	Initial		0.000	90-2464 LTC (1111).pdf

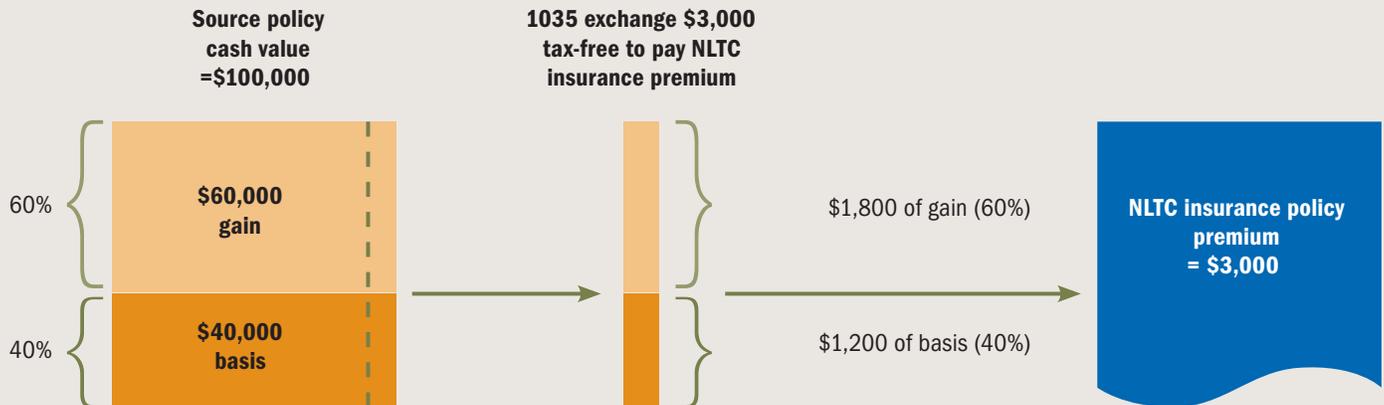
Funding Long-Term Care Insurance Premium...

...WITH A TAX-FREE 1035 EXCHANGE

Protecting against the risk of needing care due to a chronic illness, cognitive impairment or the results of an accident by purchasing Northwestern Long-Term Care Insurance Company (NLTC) insurance is a critical step to achieve a lifetime of financial security.

There may be a number of sources to pay your NLTC insurance premium, including your income or investments. In some situations, these premium payments may be tax-deductible. An additional tax-advantaged source for your NLTC insurance premium is a 1035 exchange from a non-qualified annuity or permanent life insurance policy, since withdrawals from those sources utilizing a 1035 exchange to pay NLTC insurance premium are tax-free.

The tax-free 1035 exchange proceeds come from the source policy (non-qualified annuity or permanent life insurance policy) as a proportionate amount of basis (generally the amount of premium paid into the source contract), and gain.



Continued on next page...



**Northwestern Long Term Care
Insurance Company™**

A Northwestern Mutual Company

A 1035 exchange to pay NLTC insurance premium can be advantageous if you:

- > Have an existing annuity that has acquired considerable gain and if your LTC needs outweigh maintaining or increasing the death and retirement income benefits available under your annuity
- > Have an existing life insurance policy and your LTC needs outweigh maintaining or increasing the death benefit and cash value available under your life insurance policy
- > Do not have alternative funding sources that are more appropriate
- > Like the extra flexibility provided by participating in a streamlined process available by owning both the source policy (annuity or life policy) and the LTC policy

Long-term care insurance is issued by NLTC, a subsidiary of The Northwestern Mutual Life Insurance Company (Northwestern Mutual). Northwestern Mutual offers annuities and life insurance policies, and can offer flexible 1035 exchange options to meet your needs including:

- > The ability to pay some or all of your NLTC premiums tax-free by surrendering outside additions from a Northwestern Mutual traditional portfolio-based permanent life insurance policy by withdrawing amounts from a Northwestern Mutual non-qualified annuity as part of a 1035 exchange.*
- > The availability to setup convenient, automatic exchanges from an eligible Northwestern Mutual source policy to pay NLTC premium.**

*Some restrictions apply. Please talk with a financial representative/agent for complete details

**There is currently no IRS guidance regarding the allocation of basis and gain in a partial exchange to a long-term care insurance policy. Absent guidance, we presume the general rule for partial exchanges to life insurance and annuity contracts applies.

The purpose of this material is for the marketing and solicitation of insurance. A financial representative (a licensed insurance agent/producer) will contact you. This policy contains exclusions and limitations.

The Northwestern Mutual Life Insurance Company, Milwaukee WI (life insurance, disability insurance, and annuities) Long-term care insurance is issued by Northwestern Long Term Care Insurance Company, Milwaukee, WI, a subsidiary of The Northwestern Mutual Life Insurance Company. Securities and investment advisory programs are offered through Northwestern Mutual Investment Services, LLC (NMIS), a wholly-owned company of The Northwestern Mutual Life Insurance Company and a dually registered broker-dealer and investment adviser, member FINRA and SIPC.

Accessing policy values on a life insurance policy through loans, surrenders of dividend values, or cash withdrawals will reduce the death benefit and could necessitate greater outlay than anticipated or result in an unexpected taxable event.

Although not subject to taxation, contractual withdrawal charges may apply to withdrawals from annuities.

Withdrawals from annuities will lessen the amount available to take an income plan.

Long-term Care Insurance Policy form TT.LTC.(1010).

Long-term Care Insurance Policy form TT.LTC.ML.(1010) is available only in New Jersey, New York, Ohio and Pennsylvania.

Long-term Care Insurance Policy form TT.LTC.LP.(1010) is available only in Texas.

Northwestern Long Term Care Insurance Company, a subsidiary of
The Northwestern Mutual Life Insurance Company, Milwaukee, WI.

www.northwesternmutual.com

90-2464 LTC (1111)



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