

State: Arkansas **Filing Company:** The Northwestern Mutual Life Insurance Company
TOI/Sub-TOI: A10 Annuities - Other/A10.000 Annuities - Other
Product Name: NN.PDIA.(1012) INFORMATIONAL FILING
Project Name/Number: NN.PDIA.(1012) INFORMATIONAL FILING /NN.PDIA.(1012) INFORMATIONAL FILING

Filing at a Glance

Company: The Northwestern Mutual Life Insurance Company
 Product Name: NN.PDIA.(1012) INFORMATIONAL FILING
 State: Arkansas
 TOI: A10 Annuities - Other
 Sub-TOI: A10.000 Annuities - Other
 Filing Type: Form
 Date Submitted: 11/20/2012
 SERFF Tr Num: NWST-128778868
 SERFF Status: Closed-Accepted For Informational Purposes
 State Tr Num:
 State Status: Closed-Accepted for Informational Purposes
 Co Tr Num: NN.PDIA.(1012) INFORMATIONAL FILING
 Implementation: On Approval
 Date Requested:
 Author(s): Cassandra Hoefke, Lisa Kucik
 Reviewer(s): Linda Bird (primary)
 Disposition Date: 11/28/2012
 Disposition Status: Accepted For Informational Purposes
 Implementation Date:
 State Filing Description:

State: Arkansas Filing Company: The Northwestern Mutual Life Insurance Company
 TOI/Sub-TOI: A10 Annuities - Other/A10.000 Annuities - Other
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 Project Name/Number: NN.PDIA.(1012) INFORMATIONAL FILING /NN.PDIA.(1012) INFORMATIONAL FILING

General Information

Project Name: NN.PDIA.(1012) INFORMATIONAL FILING Status of Filing in Domicile: Pending
 Project Number: NN.PDIA.(1012) INFORMATIONAL FILING Date Approved in Domicile:
 Requested Filing Mode: Informational Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 11/28/2012
 State Status Changed: 11/28/2012
 Deemer Date: Created By: Cassandra Hoefke
 Submitted By: Cassandra Hoefke Corresponding Filing Tracking Number:

Filing Description:

We submitting the Spec Page, Page 3, and Statement of Variability for form NN.PDIA.(1012) which was approved by your state under SERFF Tracking # NWST-128302642 on June 28, 2012. The changes are updates and clarifications of language that is already contained in the forms. The changes include:

- Bracketing of the term “Death Benefit Base” on the Spec Page. Revisions were made to reflect this change on the Statement of Variability to clarify that the Death Benefit Base will only appear if the Deferral Period Death Benefit Amendment is selected at the time of application.
- Bracketing the “Commutation Rate” on the Spec Page. Revisions were made to reflect this change on the Statement of Variability to clarify that the Commutation Rate will only appear if the Deferral Period Death Benefit Amendment is not selected at the time of application.
- Revising the Statement of Variability for the term “Death Benefit Calculation Interest Rate” to clarify that this rate will only appear if the Deferral Period Death Benefit Amendment is selected at the time of application.

The Spec Page and Statement of Variability can be found under the ‘Supporting Documentation’ tab.

Based on the above, your review and approval is greatly appreciated. If you have any questions, you may contact me at 414-665-2862 or email me at lisakucik@northwesternmutual.com. For all email correspondence, please copy Cassandra Hoefke at cassandrahoefke@northwesternmutual.com.

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

The Northwestern Mutual Life Insurance Company CoCode: 67091 State of Domicile: Wisconsin
 720 East Wisconsin Avenue Group Code: 860 Company Type: Life
 Rm S845 Group Name: State ID Number:
 Milwaukee, WI 53202 FEIN Number: 39-0509570
 (414) 271-1444 ext. [Phone]

State: Arkansas **Filing Company:** The Northwestern Mutual Life Insurance Company
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Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

NWST-128778868

State Tracking #:

Company Tracking #:

NN.PDIA.(1012) INFORMATIONAL FILING

State:

Arkansas

Filing Company:

The Northwestern Mutual Life Insurance Company

TOI/Sub-TOI:

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	11/28/2012	11/28/2012

SERFF Tracking #:

NWST-128778868

State Tracking #:**Company Tracking #:**

NN.PDIA.(1012) INFORMATIONAL FILING

State:

Arkansas

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TOI/Sub-TOI:

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Product Name:

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Project Name/Number:

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Disposition

Disposition Date: 11/28/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Spec Pages		Yes
Supporting Document	Statement of Variability		Yes

SERFF Tracking #:

NWST-128778868

State Tracking #:

Company Tracking #:

NN.PDIA.(1012) INFORMATIONAL FILING

State: Arkansas

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Spec Pages		
Comments:			
Attachment(s):			
STD Spec Page 11202012.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
STD SOV NN PDIA (1012) 11202012.pdf			

CONTRACT INFORMATION

Contract number	¹ {12 345 678}
Issue Date	² {May 1, 2012}
Owner	³ {John J. Doe}
Annuitant	⁴ {John J. Doe}
Age and sex of Annuitant	⁵ {45 male}
⁷ {Joint Annuitant}	⁶ {Jane J. Doe}
⁸ {Age and sex of Joint Annuitant}	⁷ {45 female}
Payee	⁸ {John J. Doe}
Beneficiary	⁹ {David J. Doe, son of the Annuitant}
The single Purchase Payment is	¹⁰ {\$100,000.00}
¹¹ {Death Benefit Base}	¹¹ {\$91,950.00}
First Payment Date	¹² {May 1, 2032}
Income Payment	¹³ {\$513.18}
Frequency of Income Payment	¹⁴ {Monthly}
Tax reporting category	¹⁵ {Individual Retirement Annuity}
¹⁶ {Additional benefit}	¹⁶ {Deferral Period Death Benefit Amendment}
¹⁷ {Commutation Rate}	2.00)%
¹⁸ {Death Benefit Calculation Interest Rate}	¹⁸ ¹⁹ {2.00}% per annum for the first 20 years after the Issue Date, but not later than the Contract anniversary closest to the Annuitant's 75 th birthday, and ²⁰ {1.00}% per annum thereafter.}
Plan	²¹ {Single Life Income with {10} years Period Certain}

²²{The Company will commence paying Income Payments to the Payee on the First Payment Date only if the Annuitant is living on that date. Income Payments will be payable thereafter to the Payee during the lifetime of the Annuitant, or through the end of the Period Certain, ²³{May 1, 2042}, whichever is later.}

²⁴{If the Annuitant dies before the First Payment Date, a death benefit, as described in Section 2.2 of the Deferral Period Death Benefit, will be payable.}

Dividends are not guaranteed.

(This page has been left blank intentionally.)

Statement of Variability

NN.PDIA.(1012) - Standard

Variable information is denoted by brackets.

Provision	Location	Variability
Officer Names & Titles	Front Cover	In the event the title of an officer signing the policy form changes, any new title utilized will be the title of an officer of the company.
Right To Return Contract	Front Cover	<i>If a replacement contract:</i> “Right To Return Contract —Please read this Contract carefully. The Owner may return the Contract for any reason with in 30 days after receiving it. Return of the Contract is effective on the date written notice of the return is delivered or mailed to either The Northwestern Mutual Life Insurance Company, 720 East Wisconsin Avenue, Milwaukee, Wisconsin 53202, (414) 271-1444 or the agent who sold the Contract. If returned, the Contract will be considered cancelled and the Company will refund the Purchase Payment, less any benefits paid.”
1. Contract Number	Page 3	This will vary depending on the contract number assigned.
2. Issue Date	Page 3	This will vary depending on when the contract was issued.
3. Owner	Page 3	This will vary depending on who is the Owner.
4. Annuitant	Page 3	This will vary depending on who is the Annuitant.
5. Age and Sex of Annuitant	Page 3	This will vary depending on the Age and Sex of the Annuitant.
6. Joint Annuitant	Page 3	This will only appear if there is a Joint Annuitant, and it will also vary depending on the name of the Joint Annuitant.
7. Age and Sex of Joint Annuitant	Page 3	This will only appear if there is a Joint Annuitant, and it will also vary depending on the age and sex of the Joint Annuitant.
8. Payee	Page 3	This will vary depending on the name of the Payee.
9. Beneficiary	Page 3	This will vary depending on the name of the Beneficiary.
10. Single Purchase Payment	Page 3	This will vary depending on the amount of the single purchase payment.
11. Death Benefit Base	Page 3	This will only appear if the Deferral Period Death Benefit Amendment is chosen at the time of application. The amount will vary depending on the amount of the Death Benefit Base.

12. First Payment Date	Page 3	This will vary depending on the date of the First Payment.
13. Income Payment	Page 3	This amount will vary depending on the amount of the Income Payment.
14. Frequency of Income Payment	Page 3	This will vary depending on what is chosen for the frequency; it could be Monthly, Quarterly, Semi-Annually, and Annually.
15. Tax Reporting Category	Page 3	This will vary depending on what market is chosen on the application: <ul style="list-style-type: none"> • Personal Annuity (Non-Tax Qualified) • Individual Retirement Annuity (IRA) • Roth IRA • Pension or Profit Sharing • Non Tax-Qualified Business Plan • Government Deferred Compensation Plan (IRC 457)
16. Additional Benefit	Page 3	This will only appear if the Deferral Period Death Benefit Amendment is chosen at the time of application.
17. Commutation Rate	Page 3	This rate will only appear if the Deferral Period Death Benefit Amendment is <u>not</u> chosen at the time of application.
18. Death Benefit Calculation Interest Rate	Page 3	This rate will only appear if the Deferral Period Death Benefit Amendment is chosen at the time of application.
19. Death Benefit Calculation Interest Rate	Page 3	This could range from 1.00% to 5.00%.
20. Death Benefit Calculation Interest Rate	Page 3	This could range from 1.00% to 2.00%.

21. Plan	Page 3	<p>This will vary depending on what plan is chosen on the application:</p> <ul style="list-style-type: none"> • Single Life Income with {XX} years Period Certain • Single Life Income with no Period Certain • Joint Life with 100% to Survivor with {XX} years Period Certain • Joint Life with 100% to Survivor with no Period Certain • Joint Life with 2/3 to Survivor with {XX} years Period Certain • Joint Life with 2/3 to Survivor with no Period Certain • Joint Life with 2/3 to Joint Annuitant with {XX} years Period Certain • Joint Life with 2/3 to Joint Annuitant with no Period Certain • Joint Life with 1/2 to Survivor with {XX} Period Certain • Joint Life with 1/2 to Survivor with no Period Certain • Joint Life with 1/2 to Joint Annuitant with {XX} years Period Certain • Joint Life with ½ to Joint Annuitant with no Period Certain
22. Language regarding type of plan chosen	Page 3	<p>This language will vary depending on which plan is chosen. <i>See attached Addendum B.</i></p>
23. Date	Page 3	<p>This date is the date the Period Certain ends.</p>
24. Death Benefit	Page 3	<p>This language will vary depending on the plan and if the Deferral Period Death Benefit Amendment is included. <i>Please see attached Addendum B for the options of language.</i></p>
25. Contract Number	Page 4	<p>This will vary depending on the contract number assigned.</p>