

SERFF Tracking Number: NWST-128076987 State: Arkansas
 Filing Company: Northwestern Long Term Care Insurance State Tracking Number:
 Company
 Company Tracking Number:
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: 90-2471 (0312)
 Project Name/Number: 90-2471 (0312)/90-2471 (0312)

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2471 (0312) SERFF Tr Num: NWST-128076987 State: Arkansas
 TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num:
 Sub-TOI: LTC03I.001 Qualified Co Tr Num: State Status: Filed-Closed
 Filing Type: Advertisement Reviewer(s): Donna Lambert
 Authors: Mai Xiong, Cassandra Hoefke Disposition Date: 02/07/2012
 Date Submitted: 02/07/2012 Disposition Status: Filed
 Implementation Date Requested: On Approval Implementation Date: 03/07/2012
 State Filing Description:

General Information

Project Name: 90-2471 (0312) Status of Filing in Domicile: Pending
 Project Number: 90-2471 (0312) 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: 02/07/2012
 State Status Changed: 02/07/2012
 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 form which have been previously approved in your state.

The form included with this filing is intended for use by our agents to provide to clients and prospects regarding long-term care insurance.

If you should have any questions regarding the enclosed forms, 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 cassandrahoefke@northwesternmutual.com.

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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 Fee Per Form.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance Company	\$50.00	02/07/2012	56143217

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	02/07/2012	02/07/2012

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Long-Term Care Insurance Can Add Value to Your Retirement	Filed	Yes

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Form Schedule

Lead Form Number: 90-2471 (0312)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 02/07/2012	90-2471 (0312)	Advertising	Long-Term Care Insurance Can Add Value to Your Retirement	Initial		0.000	90-2471 (0312).pdf



Long-Term Care Insurance Can Add Value to Your Retirement

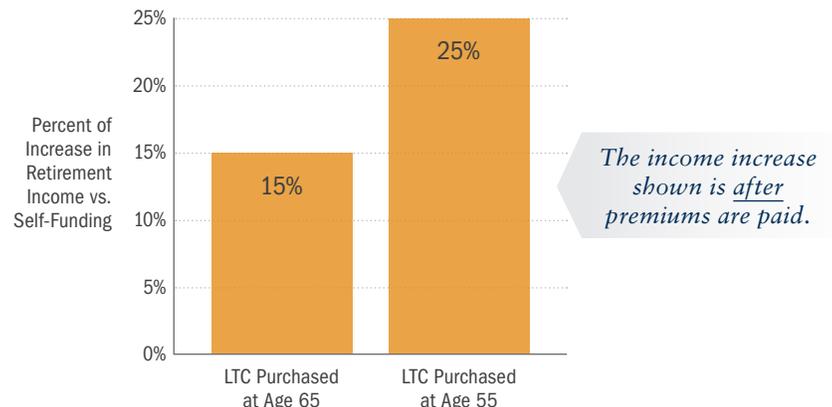
As you develop your plan for financial security in retirement, it's important to consider how you will protect yourself and your savings from the impact of a costly long-term care event. By considering your options early in life, while in good health, and including funding for long-term care in your retirement strategy, you can maintain greater control of your care decisions, reduce the need to deplete your income and retirement savings, and help ensure your ability to pay for services when you need them.

Benefit of Owning Long-Term Care (LTC) Insurance

We used Monte Carlo simulation¹ to test how a retirement plan would fare in different economic environments, accounting for market volatility and inflation. We also tested how a plan fares depending on how long you live or whether you have a long-term care event. **Our testing found:**

- **Having long-term care insurance is more efficient than self-funding when it comes to optimizing retirement income².** A couple that purchases a policy from Northwestern Long Term Care Insurance Company at age 55 versus self-funding would see a 25% increase in retirement income.
- **The younger you are when you purchase LTC insurance increases the amount you can spend in retirement.** A couple that purchases LTC insurance at age 55 would see an increase in retirement income compared to purchasing LTC insurance at age 65. Additionally, purchasing LTC insurance prior to age 55 significantly increases your ability to get coverage and can further increase the amount you can spend in retirement with confidence.

POTENTIAL INCREASE IN RETIREMENT INCOME WITH LONG-TERM CARE INSURANCE (LTC)
A couple with \$1,000,000 in assets who own a Northwestern Mutual Long Term Care Insurance Company policy would see the following percentage increases in their after-tax retirement income at a 90% confidence level versus self-funding.



* The Northwestern Mutual Life Insurance Company has a patent application pending on the new retirement allocation strategy planning tool.

¹ Monte Carlo is an established problem-solving technique that can be used to test the probability of outcomes by running repeated, hypothetical simulations randomizing not only economic events such as inflation, investment returns or losses, but also the risks of living longer than expected or experiencing a long-term care event. It's important to note that while Monte Carlo simulations can test the probability of outcomes, they are hypothetical, do not reflect actual investment results, and are not guarantees of future results.

² Refers to retirement income that can be sustained with a 90% confidence level.

DISCLOSURE FOR "POTENTIAL INCREASE IN RETIREMENT INCOME WITH LONG TERM CARE INSURANCE (LTC)" GRAPH

We studied (1) purchasing an LTC policy at 55 and 65; and (2) and owning no LTC insurance and reinvesting the additional funds that would have been spent on premiums. For the case study with LTC insurance, we assumed that each member of the couple purchased a Northwestern Long Term Care Policy with the following specifications:

Policy Specifications: Premium Payment – For Life

Elimination Period: 100 days

Benefit Limits: \$6000/month

Benefit Account Value: Unlimited

Benefit Period: Lifetime

Automatic Benefit Increase: 5% compounded annually

Annual Premium – Age of purchase 55: Joint \$5,347 x 2 (reflecting spousal discount of 30%)

Annual Premium – Age of purchase 65: Joint \$7,195 x 2 (reflecting spousal discount of 30%)

Taking into account the costs of long-term care, we found that the 55-year-old couple who purchased long-term care insurance could at age 65 sustain with 90% confidence \$42,656.25 in real, inflation-adjusted after-tax income, net of premiums and costs of long-term care. The 55-year-old couple who did not purchase long-term care insurance could at age 65 sustain \$33,750 in real, inflation-adjusted after-tax income, net of the costs of long-term care. For the couple at age 65, purchasing long term care insurance permitted the couple to sustain with 90% confidence \$46,406.25 in real, inflation-adjusted after-tax income, net of the costs of long-term care, compared to the 65-year-old couple who chose not to purchase long-term care insurance, who could sustain with 90% confidence \$39,843.75 net of the costs of long-term care.

Long-term care insurance is triggered by an impairment of at least two activities of daily living, such as, eating, bathing, dressing, or a severe cognitive impairment such as Alzheimer's Disease.

Northwestern Mutual is the marketing name that refers to The Northwestern Mutual Life Insurance Company, Milwaukee, WI (NM) (life, disability income insurance, annuities) and its subsidiaries and affiliates. Northwestern Long Term Care Insurance Company, Milwaukee, WI, is a subsidiary of NM (long-term care insurance).

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



A Northwestern Mutual Company