

SERFF Tracking Number: NWST-128326501 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number:
Company
Company Tracking Number: 90-2476 LTC (0412)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 90-2476 LTC (0412)
Project Name/Number: 90-2476 LTC (0412)/90-2476 LTC (0412)

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2476 LTC (0412) SERFF Tr Num: NWST-128326501 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num:
Sub-TOI: LTC03I.001 Qualified Co Tr Num: 90-2476 LTC (0412) State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Donna Lambert
Authors: John Kotarski, Samantha Turdo Disposition Date: 05/31/2012
Date Submitted: 05/24/2012 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: 90-2476 LTC (0412) Status of Filing in Domicile: Pending
Project Number: 90-2476 LTC (0412) 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: 05/31/2012
State Status Changed: 05/31/2012
Deemer Date: Created By: Samantha Turdo
Submitted By: Samantha Turdo Corresponding Filing Tracking Number:

Filing Description:

Enclosed please find two sales illustration forms that will be used by our agents with prospective clients.

Please note that form 90-2476 LTC (0412) will always be produced with forms 90-2129 LTC (1010) (Cover Page), 90-2308 LTC (1010) (Cash Outlay), 90-2112 LTC (1010) (Benefit Summary), and 90-2436 LTC (0412) (Disclosure Statement). Form 90-2436 LTC (0412) (Disclosure Statement) is always produced.

Forms 90-2129 LTC (1010) (Cover Page), 90-2308 LTC (1010) (Cash Outlay), and 90-2112 LTC (1010) (Benefit Summary) were approved by your state on 7/26/2010 under SERFF Tracking # NWST-126651821.

If you have questions regarding the attached forms, please call me at (414) 665-5637 or e-mail me at

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johnkotarski@northwesternmutual.com. When sending an e-mail, please copy Samantha Turdo at samanthaturdo@northwesternmutual.com.

Sincerely,

John Kotarski
Product Compliance Specialist
Actuarial Department

State Narrative:

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]

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$50 per form
Per Company: No

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| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|--|----------|----------------|---------------|
| Northwestern Long Term Care Insurance Company | \$100.00 | 05/24/2012 | 59414482 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------|---------------|------------|----------------|
| Filed | Donna Lambert | 05/31/2012 | 05/31/2012 |

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Form Schedule

Lead Form Number: 90-2476 LTC (0412)

| Schedule Item | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|----------------------------|-----------------------|-------------|----------------------------------|---------|--|-------------|---------------------------|
| Filed-Closed 05/31/2012 | 90-2476 LTC (0412) | Advertising | Comparison of Dividend Scales | Initial | | 0.000 | 90-2476 LTC (0412).pdf |
| Filed-Closed 05/31/2012 | 90-2436 LTC (0412) | Advertising | Disclosure Statement | Revised | Replaced Form #: 90-2436 LTC (1010) Previous Filing #: NWST-126651821 | 0.000 | 90-2436 LTC (0412).pdf |

Comparison of Dividend Scales

QuietCare^{®1} {10 Pay Premium w/Paid-Up Nonforfeiture Benefit}
For ²{Sample Client}, Age ³{35}, ⁴{Male}

| | |
|--|--|
| Maximum Monthly Limit: \$ ⁵ {6,000} | State of Execution: ⁹ { Wisconsin } |
| Elimination Period: ⁶ {12 Weeks} | Home Health Care: 100% Benefit |
| Indexing Option: ⁷ { Automatic Benefit Increase @5% } | Period: ¹⁰ { Lifetime } |
| Optional Benefits: ⁸ {None} | Discounts: ¹¹ {None} |

| ¹⁵ Age | ¹² {2012} Scale | | | ¹³ {50}% of ¹⁴ {2012} Scale | | | No Dividends | |
|-----------------------|-----------------------------|------------------------------|---|---|------------------------------|---|----------------------------|-------------------------------------|
| | ¹⁶ Divi- dend | ¹⁷ Cash Outlay | ¹⁸ {Cumulative Premium Refund} | ¹⁹ Divi- dend | ²⁰ Cash Outlay | ²¹ {Cumulative Premium Refund} | <u>Divi- dend</u> | <u>²²Cash Outlay</u> |
| {35} | \${0} | \${20,568} | \${0} | \${0} | \$20,568 | \${0} | \$0 | \${20,568} |
| {36} | {0} | {20,568} | {0} | {0} | 20,568 | {0} | 0 | {20,568} |
| {37} | {0} | {20,568} | {0} | {0} | 20,568 | {0} | 0 | {20,568} |
| {38} | {0} | {20,568} | {0} | {0} | 20,568 | {0} | 0 | {20,568} |
| {39} | {0} | {20,568} | {0} | {0} | 20,568 | {0} | 0 | {20,568} |
| {40} | {23} | {20,544} | {0} | {12} | 20,557 | {0} | 0 | {20,568} |
| {41} | {60} | {20,507} | {0} | {30} | 20,538 | {0} | 0 | {20,568} |
| {42} | {97} | {20,470} | {0} | {49} | 20,520 | {0} | 0 | {20,568} |
| {43} | {134} | {20,433} | {0} | {67} | 20,501 | {0} | 0 | {20,568} |
| {44} | {285} | {20,282} | {0} | {143} | 20,426 | {0} | 0 | {20,568} |
| | | | | | | | | |
| {50} | {1,366} | {Paid-Up} | {6,158} | {683} | {Paid-Up} | {2,908} | 0 | {Paid-Up} |
| {60} | {1,366} | {Paid-Up} | {28,757} | {683} | {Paid-Up} | {11,685} | 0 | {Paid-Up} |
| {70} | {1,366} | {Paid-Up} | {68,660} | {683} | {Paid-Up} | {23,395} | 0 | {Paid-Up} |
| {80} | {1,366} | {Paid-Up} | {139,114} | {683} | {Paid-Up} | {39,017} | 0 | {Paid-Up} |
| {90} | {0} | {Paid-Up} | {205,077} | {683} | {Paid-Up} | {59,861} | 0 | {Paid-Up} |
| {100} | {0} | {Paid-Up} | {205,077} | {683} | {Paid-Up} | {87,670} | 0 | {Paid-Up} |
| Totals | | | | | | | | |
| @ ²³ {100} | \$ ²⁴ {205,078} | | | \$ ²⁵ {205,379} | | | \$ ²⁶ {205,680} | |

²⁷{* Premiums reflect a Spousal Two Insured Discount of 30%{ and a 5% MultiLife Discount. The MultiLife discount is subject to minimum eligible participation requirements. }

²⁸{* Columns illustrate a hypothetical claim at age 85, refusal of AAPB increases at ages 50 and 55 if applicable, and assume full use of the Maximum Monthly Limit. This illustration does not reflect reductions to the Benefit Account Value Remaining after payment of benefits for a future claim. A dividend will not be used to reduce premiums when premiums are being waived due to a claim for long-term care benefits. Any dividends earned while on waiver will reduce future premiums upon recovery from the condition resulting in the waiver, or be accumulated as a premium refund and paid at the earlier of cancellation or termination of the policy or death of the insured. }

This Long Term Care Insurance Policy Illustration is a comparison showing non-guaranteed dividends under the current (²⁹{2012}) dividend scale and the impact that a hypothetical lower dividend scale paying either (a) ³⁰{50}% of the current scale or (b) no dividends would have on illustrated Cash Outlays ³¹{and Cumulative Premium Refunds}. Refer to the **Disclosure Statement** for additional disclosures, including important information about dividends.

Presented By: ³²{Sales Support}

³³{04/03/2012}

Disclosure Statement

Cash outlay equals premiums less illustrated dividends. See Cash Outlay pages for details. Illustrated dividends reflect current (¹{2012} scale) claim, expense and investment experience. They are not estimates or a guarantee of future results. Any such dividends are declared annually by the Company in its discretion. There is no guaranteed specific method or formula for the determination and allocation of dividends. Accordingly, the Company's approach is subject to change. Dividends for long-term care insurance policies are sensitive to investment returns, claim, and expense experience. These factors will change after the current dividend scale is determined. Claim, expense, and/or investment experience may change after the current dividend scale is determined. The illustrated values are based on the assumption that non-guaranteed dividends currently illustrated will continue unchanged under the current scale for all years shown. This is not likely to occur and actual dividends likely will be larger or smaller than illustrated, and may be zero as a result of changes in the dividend scale. Any dividends will be used to reduce future premiums, or if not so used because the policy is in a non-premium paying status, will be accumulated as a Premium Refund which may not exceed the aggregate premiums paid. The Cumulative Premium Refund will be paid to the insured at the earlier of cancellation or termination of the policy or death of the insured. The illustrated Cumulative Premium Refund is subject to changes in the dividend scale.

The purpose of this material is for the marketing and solicitation of insurance. For illustration purposes only. The final premium for the coverage requested is subject to underwriting limits and approval. The amount of benefits provided depends on the benefits that are selected. The premium varies with the amount of benefits selected. This policy provides guaranteed renewable coverage and will remain in force as long as premiums are paid. The Company has never raised its rates for any long-term care insurance policy sold in this state or any other state. However, the Company retains the right to change premiums by class.

Policy forms TT.LTC.(1010) and TT.LTC.ML.(1010) contain exclusions and limitations.
Form TT.LTC.ML.(1010) is only available in New Jersey, New York, Ohio and Pennsylvania.
Presented By:²{ Sales Support } ³{04/03/2012}

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI ⁴{Standard}
90-2436 LTC (0412) Policy Form TT.LTC.(1010) Illustration No. ⁵{WI2700-NHBLN-085236}

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Supporting Document Schedules

| | Item Status: | Status |
|--|--------------|------------|
| Satisfied - Item: Statements of Variability | Filed-Closed | 05/31/2012 |
| Comments: | | |
| Attachments: | | |
| SOV 90-2476 LTC (0412).pdf | | |
| SOV 90-2436 LTC (0412).pdf | | |

Statement of Variability

For Advertising Form 90-2476 LTC (0412)

| Provision | Variability |
|--|--|
| 1. Heading | 10 Pay Premium w/Paid-Up Nonforfeiture Benefit, Premium to Age 65 w/Paid-Up Nonforfeiture Benefit. No language appears if Lifetime Payment duration is illustrated. |
| 2. Name | Name of insured |
| 3. Age | 18-79 |
| 4. Sex | Male or Female |
| 5. Maximum Monthly Limit | \$1,500 - \$12,000 |
| 6. Elimination Period | 6 Weeks, 12 Weeks, 25 Weeks or 52 Weeks |
| 7. Indexing Option | Automatic Benefit Increase@3%, 4% or 5% or Automatic Additional Purchase Benefit @5% |
| 8. Optional Benefits | Survivorship Paid-Up Nonforfeiture Benefit |
| 9. State of Execution | State in which the policy will be issued |
| 10. Benefit Period | 3 Year, 6 Year or Lifetime |
| 11. Discounts | 15%, 30% and/or 5%, or None |
| 12. Current Scale Year | This will vary based on the year of the dividend scale in effect when the illustration is being run. |
| 13. Reduced Scale % | 25%, 50%, or 75% |
| 14. Reduced Scale Year | This will vary based on the year of the dividend scale in effect when the illustration is being run. |
| 15. Age | 18-100 (starting with the policy issue age, ending with age 100, and showing ages at selected intervals in between) |
| 16. Dividend– Current Scale | The total annual dividend for the policy at each age, based on the current dividend scale (from \$0.00 to \$x,xxx.xx, based on the policy design and the current dividend scale) |
| 17. Cash Outlay– Current Scale | The total annual cash outlay for the policy at each age (from \$0.00 to \$x,xxx.xx, or Paid-Up, based on the policy design and the current dividend scale) |
| 18. Cumulative Premium Refund– Current Scale | The total annual premium refund account balance, from the policy issue age through the last age shown in the table on the current page (from \$0.00 to \$x,xxx.xx?, based on the policy design). This column will not be displayed if all durations will show \$0. |
| 19. Dividend – Reduced Scale | The total annual dividend for the policy at each age, based on 25%, 50%, or 75% of the current dividend scale (from \$0.00 to \$x,xxx.xx, based on the policy design and the current dividend scale) |
| 20. Cash Outlay – Reduced Scale | The total annual cash outlay for the policy at each age based on 25%, 50%, or 75% of the current dividend scale (from \$0.00 to \$x,xxx.xx, or Paid-Up, based on the policy |

| | |
|---|---|
| | design and the current dividend scale) |
| 21. Cumulative Premium Refund – Reduced Scale | The total annual premium refund account balance based on 25%, 50%, or 75% of the current dividend scale, from the policy issue age through the last age shown in the table on the current page (from \$0.00 to \$x,xxx.xx?, based on the policy design). This column will not be displayed if all durations will show \$0. |
| 22. Cash Outlay – No Dividends | The total annual cash outlay assuming no dividends are paid for the policy at each age (from \$0.00 to \$x,xxx.xx, or Paid-Up, based on the policy design and the current dividend scale) |
| 23. Totals Age | This will vary based on the final age that is being shown on the table. |
| 24. Total Cash Outlay – Current Scale | The cumulative total annual cash outlay for the policy, from the policy issue age through the last age shown in the table on the current page (from \$0.00 to \$x,xxx.xx?, based on the policy design) based on current scale. |
| 25. Total Cash Outlay – Reduced Scale | The cumulative total annual cash outlay for the policy, from the policy issue age through the last age shown in the table on the current page (from \$0.00 to \$x,xxx.xx?, based on the policy design) based on 25%, 50%, Or 75% of current scale. |
| 26. Total Cash Outlay – No Dividends | The cumulative total annual cash outlay for the policy, from the policy issue age through the last age shown in the table on the current page (from \$0.00 to \$x,xxx.xx?, based on the policy design) assuming no dividends are paid. |
| 27. Discount Disclosure | <p>Footnote that will only be displayed when Spousal or Companion discounts are present on the policy and additional text when a MultiLife discount is on the policy. Spousal One/Two Discount will be 15%/30% and Companion One/Two Discount will be 15%/30%. MultiLife Discount is 15%.</p> <p>Possible wordings are below (the final MultiLife sentence only appears when there is a MultiLife discount illustrated on the policy):</p> <p>Premiums reflect a Spousal One Insured Discount of 15% and a 5% MultiLife Discount. The MultiLife discount is subject to minimum eligible participation requirements.</p> <p>Premiums reflect a Spousal Two Insured Discount of 30% and a 5% MultiLife Discount. The MultiLife discount is subject to minimum eligible participation requirements.</p> <p>Premiums reflect a Companion One Insured Discount of 15% and a 5% MultiLife Discount. The MultiLife discount is subject to minimum eligible participation requirements.</p> <p>Premiums reflect a Companion Two Insured Discount of</p> |

| | |
|--|--|
| | <p>30% and a 5% MultiLife Discount. The MultiLife discount is subject to minimum eligible participation requirements.</p> <p>Premiums reflect a 5% MultiLife Discount. The MultiLife discount is subject to minimum eligible participation requirements.</p> |
| 28. Hypothetical Claim and AAPB Refusal Disclosure | <p>Footnote that will only be displayed when a hypothetical claim and/or AAPB refusals have been illustrated.</p> <p>Possible wordings are below (the hypothetical claim section will be hidden when no hypothetical claim has been illustrated and the AAPB refusal section will be hidden when no AAPB refusals have been illustrated. Additionally, the hypothetical claim age (X) will vary based on what the user input and the AAPB refusal age(s) (Y and Z) will vary based on what the user input):</p> <p>Columns illustrate a hypothetical claim at age X, refusal of AAPB increases at ages Y and Z if applicable, and assume full use of the Maximum Monthly Limit. This illustration does not reflect reductions to the Benefit Account Value Remaining after payment of benefits for a future claim. A dividend will not be used to reduce premiums when premiums are being waived due to a claim for long-term care benefits. Any dividends earned while on waiver will reduce future premiums upon recovery from the condition resulting in the waiver, or be accumulated as a premium refund and paid at the earlier of cancellation or termination of the policy or death of the insured.</p> <p>Columns illustrate a hypothetical claim at age X and assume full use of the Maximum Monthly Limit. Dividend will not be used to reduce premiums when a policy is on waiver. Any dividends earned while on waiver will reduce future premiums upon recovery from the condition resulting in the waiver, or be accumulated as a premium refund and paid at the earlier of cancellation or termination of the policy or death of the insured.</p> <p>Columns illustrate a hypothetical example of refusing AAPB increases at ages Y and Z.</p> <p>Columns illustrate a hypothetical example of refusing an AAPB increase at age Y.</p> |
| 29. Dividend Scale Year | This will vary based on the year of the dividend scale in effect when the illustration is being run. |
| 30. Reduced Scale % | 25%, 50%, or 75% |
| 31. Cumulative Premium Refund language in footnote | Disclosure language that will not be displayed if the Cumulative Premium Refund column is not displayed. |

| | |
|----------------------|---|
| 32. Presented By | Name of Agent |
| 33. Date | Date on which the illustration is being run |
| 34. Risk Class | Standard, Class 1 or Class 2 |
| 35. Illustration No. | System-assigned number for illustration |

Statement of Variability

For Advertising Form 90-2436 LTC (0412)

| Provision | Variability |
|------------------------|--|
| 1. Dividend Scale Year | This will vary based on the year of the dividend scale in effect when the illustration is being run. |
| 2. Presented By | Name of financial representative |
| 3. Date | Date on which the illustration is being run |
| 4. Risk Class | Standard, Class 1 or Class 2 |
| 5. Illustration No. | System-assigned number for illustration |