

State: Arkansas **Filing Company:** Northwestern Long Term Care Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 90-2490 LTC (0113)
Project Name/Number: 90-2490 LTC (0113)/90-2490 LTC (0113)

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company
Product Name: 90-2490 LTC (0113)
State: Arkansas
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Advertisement
Date Submitted: 01/10/2013
SERFF Tr Num: NWST-128832863
SERFF Status: Closed-Approved
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 90-2490 LTC (0113)

Implementation: On Approval
Date Requested:
Author(s): Cassandra Hoefke, Lisa Kucik
Reviewer(s): Donna Lambert (primary)
Disposition Date: 01/15/2013
Disposition Status: Approved
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Northwestern Long Term Care Insurance Company
TOI/Sub-TOI: LTC031 Individual Long Term Care/LTC031.001 Qualified
Product Name: 90-2490 LTC (0113)
Project Name/Number: 90-2490 LTC (0113)/90-2490 LTC (0113)

General Information

Project Name: 90-2490 LTC (0113) Status of Filing in Domicile: Pending
 Project Number: 90-2490 LTC (0113) 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: 01/15/2013
 State Status Changed: 01/15/2013
 Deemer Date: Created By: Cassandra Hoefke
 Submitted By: Cassandra Hoefke Corresponding Filing Tracking Number:

Filing Description:

We are submitting the attached forms for your review and approval, if necessary, as advertising material for the Long-Term Care Policy and related forms which have been previously approved in your state. These forms are being submitted on behalf of Northwestern Long Term Care Insurance Company, a wholly owned subsidiary of The Northwestern Mutual Life Insurance Company.

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

Based on the above, your review and approval would be greatly appreciated. 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. For email correspondence, please copy Cassandra Hoefke at cassandrahoefke@northwesternmutual.com.

Very Truly Yours,

Lisa Kucik
 Product Compliance Specialist

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 Company	CoCode: 69000	State of Domicile: Wisconsin
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

State: Arkansas **Filing Company:** Northwestern Long Term Care Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 90-2490 LTC (0113)
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Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation: \$50.00 per form; 3 forms are attached = \$150.00.
Per Company: No

Company	Amount	Date Processed	Transaction #
Northwestern Long Term Care Insurance Company	\$150.00	01/10/2013	66423383

State: Arkansas Filing Company: Northwestern Long Term Care Insurance Company
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	01/15/2013	01/15/2013

SERFF Tracking #:

NWST-128832863

State Tracking #:

Company Tracking #:

90-2490 LTC (0113)

State:

Arkansas

Filing Company:

Northwestern Long Term Care Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

90-2490 LTC (0113)

Project Name/Number:

90-2490 LTC (0113)/90-2490 LTC (0113)

Disposition

Disposition Date: 01/15/2013

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statement of Variability	Approved	Yes
Form	Multilife Discount Program - Potential Impact of Long-Term Care	Approved	Yes
Form	Preparing For Your Future	Approved	Yes
Form	Scorecard: By The Numbers	Approved	Yes

State: Arkansas
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 90-2490 LTC (0113)
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Filing Company: Northwestern Long Term Care Insurance Company

Form Schedule

Lead Form Number: 90-2490 LTC (0113)

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved 01/15/2013	Multilife Discount Program - Potential Impact of Long-Term Care	90-2490 LTC (0113)	ADV	Initial		0.000	90-2490 LTC (0113).pdf
2	Approved 01/15/2013	Preparing For Your Future	90-2492 LTC (0113)	ADV	Initial		0.000	90-2492 LTC (0113).pdf
3	Approved 01/15/2013	Scorecard: By The Numbers	90-2494 LTC (0113)	ADV	Initial		0.000	90-2494 LTC (0113).pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



Potential personal impact of

LONG-TERM CARE

If you or a loved one should need long-term care services, what impact would that have on you and your family? Where would you or they want to receive care services?

Long-term care insurance can be the most viable option to help address the need for services due to long-term chronic medical conditions, such as a stroke or Alzheimer's. It pays benefits for various types of care delivered by a broad range of providers in settings including the home, community, alternate living¹ or nursing facilities.

- Accidents, disabling diseases such as multiple sclerosis, or strokes may require a young person to receive long-term care services.

The MultiLife Discount Program

- [5%] premium discount
- Discount applies to you and your spouse, parents and parents-in-law.
- The [5%] MultiLife discount can be leveraged with the [30%] spousal discount (when spouses apply together and both policies are approved).²

The Advantages

- Policies and discounts are portable
- Flexible plan design
- Protecting retirement assets
- Options for where to receive care
- Increased financial security for you and your loved ones

Why Northwestern LTC?

- Values of Mutuality
- Financial Strength³
- Claims Handling
- [Declared an \$12.8 million dividend for 2012]

Northwestern Long Term Care Insurance Company ratings³

[A++ Highest Rating]

A.M. Best Company
April 2012]

[AAA Highest Rating]

Fitch Ratings
June 2012]

[AA+ Second Highest Rating]

Standard & Poor's
June 2012]

[Aaa Highest Rating]

Moody's Investors Service
October 2011]

Ratings are subject to change.

¹ Residential care facilities in California.

² In Montana, discounts based on marital status are not available.

³ Ratings are for Northwestern Mutual Life Insurance Company and Northwestern Long Term Care Insurance Company, as of the most recent review and report by each rating agency. [Northwestern Mutual's ratings: Moody's Investors Service Aaa (highest), 10/2011; A.M. Best Company A++ (highest), 4/2012; Fitch Ratings AAA (highest), 6/2012; Standard & Poor's AA+ (second highest), 6/2012.]

In Texas, a prospective insured may contact the Health Information Counseling and Advocacy Program (HICAP), 701 W. 51st W-352, Austin, Texas, 78751, at 1-800-252-9240 to receive counseling regarding the purchase of long-term care or other health care coverage. This program is a senior insurance counseling program provided by the Area Agency on Aging under the authority of the Texas Health and Human Services commission. A financial representative (licensed insurance agent) will contact you.

Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance. This long-term care insurance policy contains exclusions and limitations. For costs and complete details, please contact your financial representative (licensed insurance agent).

Neither the existence nor the amount of a dividend is guaranteed in any given year. Decisions with respect to the determination and allocation of divisible surplus are left to the discretion and sound business judgment of the Board of Directors. There is no guaranteed specific method or formula for the determination and allocation of divisible surplus. Northwestern Long Term Care Insurance Company's approach is subject to change. A financial representative (licensed insurance agent) will contact you.

Long-Term Care Insurance Policy forms TT.LTC.(1010) and TT.LTC.(0213). Form numbers may vary by state. Long-Term Care Insurance Policy forms TT.LTC.ML.(1010) and TT.LTC.ML.(0213) are only available in New Jersey, New York, Ohio, and Pennsylvania.

Long-Term Care Insurance Policy form TT.LTC.LP.(0213) is only available in Texas.

Long-Term Care Insurance Policy form TT.LTCN.(0213) is only available in Massachusetts.

This long-term care insurance policy contains exclusions and limitations. The purpose of this material is for the marketing and solicitation of insurance. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your licensed insurance agent/producer or write to the company.

90-2490 LTC (0113)

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Northwestern Long Term Care Insurance Company™

A Northwestern Mutual Company

PREPARING FOR YOUR FUTURE

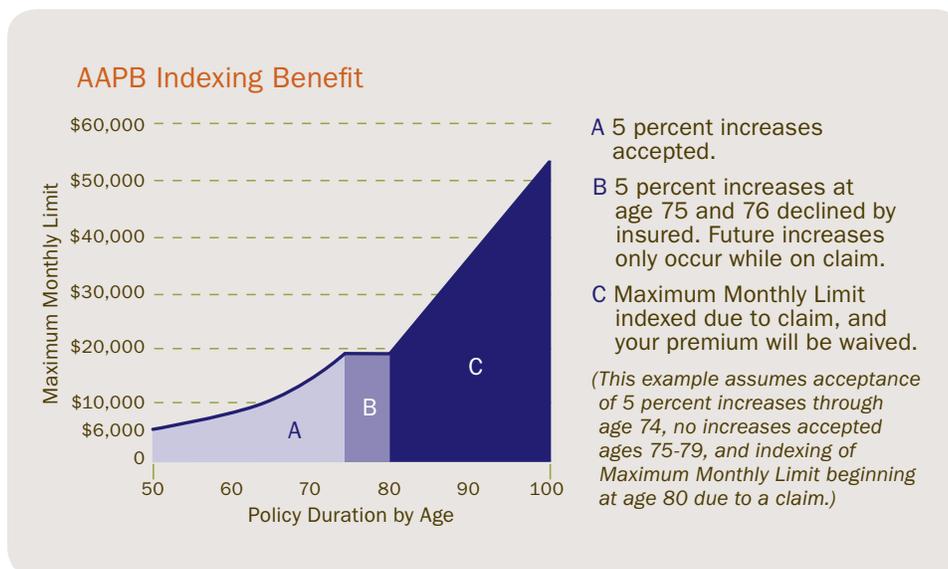
Long-Term Care Insurance and Inflation Protection

Long-term care (LTC) insurance is a key component of your financial security plan. Your LTC inflation protection rider adds to that security, because it increases the benefits of your long-term care policy over time to help protect against the possible higher cost of care in the future. Northwestern Long Term Care Insurance Company offers two options for inflation protection: the Automatic Additional Purchase Benefit and the Automatic Benefit Increase.

The Automatic Additional Purchase Benefit (AAPB) [TT.LTC.APB.\(1010\)](#)¹ provides an affordable inflation protection option that enables LTC insurance to be included in an overall financial security plan while you still have other financial responsibilities: mortgage, children’s education funding, or a need to protect your ability to earn income.

AAPB allows the benefits of your policy to increase 5% compounded each year. Each year increases are accepted, additional premium is due to pay for that increase in benefit. Offers to increase your benefit are made until you are age

85 or until you have refused two offers to increase your benefit. Premiums on your policy will be waived when you are determined to have a need for long-term care – either needing hands-on or stand by assistance with at least two Activities of Daily Living (ADLs) or needing substantial supervision due to a severe cognitive impairment.² While benefits on your policy are payable, benefit increases will continue regardless of whether prior increases were refused, and there is no age or duration limit to these benefit increases as long as benefits are payable.

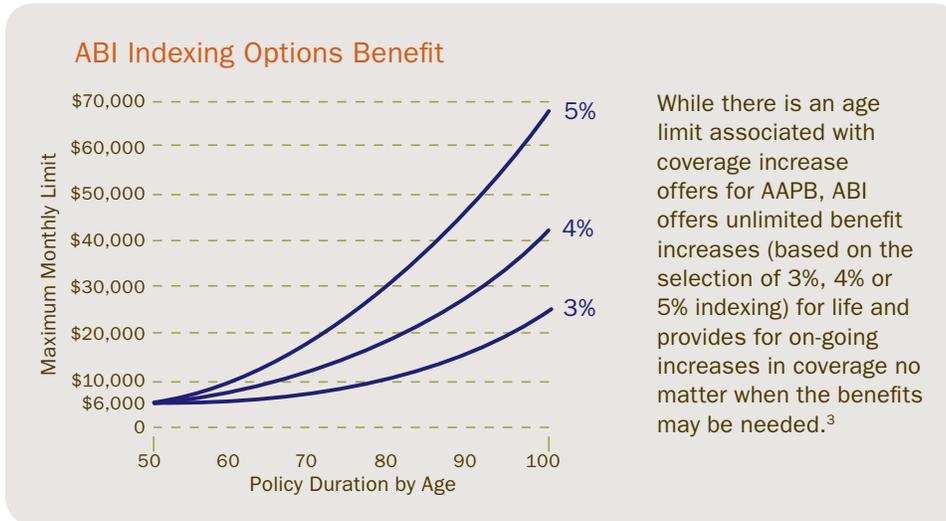


As your life changes and some of your financial responsibilities lessen, it might make sense to consider another approach to protect against the possible higher cost of care in the future.

¹ In Pennsylvania, this benefit is referred to as “Optional Additional Purchase Benefit Rider.”

² The Waiver of Premium Benefit applies to all inforce policies issued by Northwestern Long Term Care Insurance Company.

The **Automatic Benefit Increase (ABI) TT.LTC.ABI.(1010)** option allows for unlimited benefit increases on your policy with a level premium structure. Since long-term care insurance is usually a “future” benefit, the actual cost of providing care at a future date is likely to be higher than it is today. To ensure benefit increases beyond age 85, the ABI may be an option to consider.



Changing from AAPB to ABI can be done on policy anniversary before age 79½. As long as AAPB increases are still being offered, no proof of insurability is currently required.

In Texas, prospective insured may contact the Health Information Counseling and Advocacy Program (HICAP), 701 W. 51st W-352, Austin, Texas, 78751, at 1-800-252-9240 to receive counseling regarding the purchase of long-term care or other health care coverage. This program is a senior insurance counseling program provided by the Area Agency on Aging under the authority of the Texas Health and Human Services commission. A financial representative (licensed insurance agent) will contact you.

Your state’s insurance department may have additional information, including a buyer’s guide, explaining long-term care insurance. This long-term care insurance policy contains exclusions and limitations. For costs and complete details, please contact your financial representative (licensed insurance agent).

³ 3% and 4% not available in HI, ID, IN, NC. Indexing of less than 5% is not considered “inflation protection” in all states. 3% or 4% annual compound inflation protection is only available in TX if 5% annual compound is rejected.

QuietCare® is an individual tax-qualified long-term care insurance policy that is medically underwritten. This material is produced for the marketing and solicitation of insurance. You may be contacted by a financial representative (a licensed insurance agent/producer). Your state’s insurance department may have additional information, including a buyer’s guide, explaining long-term care insurance.

This policy contains exclusions for alcoholism or drug addiction⁴; expenses received while outside the United States or Canada; care provided by a family member; expenses for which a charge is not normally made; and a limitation for governmental benefit payable.

⁴ In Massachusetts, alcoholism or drug addiction is referred to as alcohol or drug detoxification.

This policy includes exclusions and limitations. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your licensed insurance agent/producer or write to the company.

Long-Term Care Insurance Policy forms TT.LTC.(1010) and TT.LTC.(0213). Form numbers may vary by state.

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Long-Term Care Insurance – BY THE NUMBERS

	2010 Individual Sales in Millions ²	First Sold	STRENGTH Ratings ¹				VALUE
			A.M. Best	Fitch	Moody's	S&P	Participating
[John Hancock]	[\$143.8]	1987	[A+ (2)]	[AA- (4)]	[A1 (5)]	[AA- (4)]	No
[Genworth]	[\$142.0]	1989	[A (3)]	[A- (7)]	[A2 (6)]	[A (6)]	No
[Northwestern Long Term Care]	[\$46.7]	1998	[A++ (1)]	[AAA (1)]	[Aaa (1)]	[AA+ (2)]	Yes
[Prudential]	[\$25.0]	1999	[A+ (2)]	[A+ (5)]	[A2 (6)]	[AA- (4)]	No
[Mutual of Omaha]	[\$24.5]	1987	[A+ (2)]	[none available]	[A1 (5)]	[A+ (5)]	No
[New York Life]	[none available]	1988	[A++ (1)]	[AAA (1)]	[Aaa (1)]	[AA+ (2)]	Yes
[MetLife (Stopped selling LTC policies in 2010) ³]	[\$24.3]	1986	[A+ (2)]	[AA- (4)]	[Aa3 (4)]	[AA- (4)]	No
[Bankers Life and Casualty]	[\$21.1]	1985	[B+ (6)]	[BBB- (10)]	[Ba1 (11)]	[BB+ (11)]	No
[Mass Mutual]	[\$15.2]	2000	[A++ (1)]	[AA+ (2)]	[Aa2 (3)]	[AA+ (2)]	Yes
[Berkshire Life (Stopped selling LTC policies in 2011) ⁴]	[\$12.0]	2004	[A++ (1)]	[AA+ (2)]	[Aa2 (3)]	[AA+ (2)]	No

Ratings – These ratings provide a professional assessment of a company's insurance financial strength and security and its ability to pay claims and meet its obligations. Third party ratings are subject to change. Numbers shown after ratings reflect the relative strength of each agency's rating, from highest (1) to lowest.

Participating – Identifies companies offering "Participating" contracts which are eligible to receive a dividend.

¹ Ratings are for Northwestern Mutual Life Insurance Company and Northwestern Long Term Care Insurance Company, as of the most recent review and report by each rating agency. [Northwestern Mutual's ratings: Moody's Investors Service Aaa (highest), 10/2011; A.M. Best Company A++ (highest), 4/2012; Fitch Ratings AAA (highest), 6/2012; Standard & Poor's AA+ (second highest), 6/2012. Ratings are subject to change.]

² [2010 Ranking by Annualized LTCi Premium from Broker World, "2011 Individual Long Term Care Insurance Survey", July 2011. Details available upon request.]

³ [Announced through hard-copy press release received from MetLife dated November 2010.]

⁴ Per an announcement from A.M. Best Company, Inc. <http://insurancenewsnet.com/article.aspx?id=247052&type=lifehealth>

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A Northwestern Mutual Company



Strength, Stability, Value

Northwestern Long Term Care Insurance Company:

- Is a wholly owned subsidiary of The Northwestern Mutual Life Insurance Company (Northwestern Mutual). Northwestern Mutual was named one of the “World’s Most Admired” companies in the life insurance industry in the March 2012 issue of FORTUNE® Magazine.
- Has unsurpassed financial strength ratings by all four of the major credit rating agencies.⁴
- [Has over 136,000 long-term care policies in force totaling in excess of \$280 million in issued premium.⁶]
- Has a history of offering new policy features to existing policyowners whenever possible and practical.
- Is committed to providing steady, stable and lasting value, by taking a long-term perspective in placing policyowner interest first and foremost.

A History of Value

- 1998** QuietCare® was first introduced by Northwestern Long Term Care Insurance Company.
- 2002** All policies, including in-force policies, were made participating. This enhancement offered the opportunity for policyowners to receive a reduction in premium through policy dividends if the product experience proves more favorable than pricing expectations. The Alternate Living Facility benefit was increased to 100% of the nursing home daily limit, and the Caregiver Training Benefit was added. Both of these features were made available to existing policyowners through the Benefit Upgrade Program offer.
- 2003** The Automatic Additional Purchase Benefit (AAPB) amendment was enhanced and automatically extended to existing policyowners.
- 2005** Policies were enhanced to include: eliminating the mental health exclusion, allowing benefits for care received in Canada, and increasing the Bed Reservation Benefit and Respite Care Benefit.
- 2006** Northwestern declared its first dividend.
- 2008** Policies were enhanced to include: adding a weekly elimination period, hospice care, formalization of claim assistance services, and an improved waiver of premium.
- 2010** A new policy was introduced with Maximum Monthly Limits and increased discounts. A policy exchange program was also introduced allowing current policyowners the opportunity to acquire this new policy.

⁵ For Northwestern Long Term Care, neither the existence nor the amount of a dividend is guaranteed in any given year. Some policies may not receive any dividends in a particular year or years, even while other policies receive dividends. Decisions with respect to the determination and allocation of divisible surplus in the form of dividends are left to the discretion and sound business judgment of the Board of Directors. There is no guaranteed specific method or formula for the determination and allocation of divisible surplus. 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.

⁶ [Northwestern Long Term Care Insurance Company data as of July 2011.]

In Texas, a prospective insured may contact the Health Information Counseling and Advocacy Program (HICAP), 701 W. 51st W-352, Austin, Texas, 78751, at 1-800-252-9240 to receive counseling regarding the purchase of long-term care or other health care coverage. This program is a senior insurance counseling program provided by the Area Agency on Aging under the authority of the Texas Health and Human Services commission. A financial representative (licensed insurance agent) will contact you.

Your state’s insurance department may have additional information, including a buyer’s guide, explaining long-term care insurance. This long-term care insurance policy contains exclusions and limitations. For costs and complete details, please contact your financial representative (licensed insurance agent).

This brochure is not all-inclusive. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your licensed insurance agent/producer or write to the company. The policy provides a complete list of benefits, limitations and exclusions. This material is produced for the marketing and solicitation of insurance. You may be contacted by a financial representative (a licensed insurance agent/producer).

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90-2494 LTC (0113)

Northwestern Long Term Care Dividend History⁵

Year	Dividends to Policyowners
1998-2006	No dividends declared
2007	\$3.9 million
2008	\$6.1 million
2009	\$8.6 million
2010	\$8.0 million
2011	\$11.2 million
2012	\$12.8 million
2013	\$7.0 million

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State: Arkansas Filing Company: Northwestern Long Term Care Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
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 Project Name/Number: 90-2490 LTC (0113)/90-2490 LTC (0113)

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability	Approved	01/15/2013
Comments:			
Attachment(s):			
1 SOV 90-2490 LTC (0113).pdf 1 SOV 90-2494 LTC (0113).pdf			

Statement of Variability

For LTC Advertising Form 90-2490 LTC (0113)

Bracketed Item	Reference	Explanation of Variability
Discounts: Spousal, Companion and MultiLife – page 1	1	Discount amounts may change depending on experience and interest rates through the end of the year
Discounts: Spousal, Companion and MultiLife – page 1	2	Discount amounts may change depending on experience and interest rates through the end of the year
Dividends Declared for 2012 – Page 1	3	Dividend amount are subject to change depeding on company performance
Company ratings – page 1	4	Ratings may change depending on third party findings
Company ratings – page 1	5	Ratings may change depending on third party findings
Limited Payment Plan language – page 12	6	Limited Payment Plans may change depending on experience and interest rates through the end of the year
Discounts: Spousal, Companion and MultiLife – page 12	7	Discount amounts may change depending on experience and interest rates through the end of the year
Company ratings – page 14	8	Ratings may change depending on third party findings

Statement of Variability

For LTC Advertising Form 90-2494 LTC (0113)

Bracketed Item	Reference	Explanation of Variability
Competitors, Competitors Rankings, and Competitors Sales – page 1	1	Our list of top competitors, their sales figures, and their rankings all change year to year
Company ratings – page 1	2	Ratings may change depending on third party findings
2010 ranking by Annualized LTCi Premium from broker world and the 2011 Individual Long Term Care Insurance Survey – page 1	3	Source information is updated regularly
Metlife Press Release – page 1	4	Source information is updated regularly
Amount of inforce Long-Term Care policies and premiums	5	Amount of policies and premiums changes from year to year
Fortune Magazine Survey	6	Information is updated regularly
Northwestern Long-Term Care Insurance Company Data	7	Information is updated regularly