

THE NORTHWESTERN LONG-TERM CARE ADVANTAGE

While you cannot predict what the future may bring, you can start to plan for it now so you can have control over your financial security. If you find yourself in need of long-term care, you deserve the support of a company you can depend on.

WHY NORTHWESTERN LONG TERM CARE?

WE'LL BUILD AN AFFORDABLE PLAN TO MEET YOUR NEEDS



With a goal of designing and delivering plans for a lifetime of financial security, we will work with you to identify your most important goals for retirement and customize a plan specific to your unique circumstances and budget.

WE'LL HELP YOU MAKE INFORMED DECISIONS IN THE EVENT OF A CLAIM



Experiencing a long-term care event can be traumatic for you and your loved ones. Our dedicated benefits team will work with you and your family in the event of a claim to help you understand your options and the full range of the benefits and resources available to you. Our dedicated benefits team will work to:

- Take the time to develop relationships with you and your family to ensure the process of submitting a claim is as easy as possible during a very difficult time in your lives.
- Utilize our in-house physicians and nurses to help you and your family make informed choices and understand your policy's benefits.
- Answer questions about care options, help provide information on care facilities and work with you and your family to best understand the value your policy offers.

WE PUT YOU FIRST



Northwestern Long Term Care was built on a foundation of integrity, value and strength, and we have a long history of doing the right thing for the people we serve. Our ability to keep our promises to you is backed by our parent company – The Northwestern Mutual Life Insurance Company (Northwestern Mutual) – which has been helping clients take control of their financial futures for nearly 160 years.

We're also one of the few companies currently offering a participating product that has the potential to earn dividends if the product experience proves more favorable than the assumptions on which premiums are based.

By choosing Northwestern Long Term Care, you can be confident in the integrity of our claims paying philosophy and the strength of our contractual benefits that can help protect your assets and retirement income.

*Northwestern Long Term Care Insurance Company data as of December 2016. For Northwestern Long Term Care, neither the existence nor the amount of a dividend is guaranteed in any given year and are not currently payable. Some policies may not receive any dividends in a particular year or years, even while other policies receive dividends. There have been and likely will continue to be future years in which no dividends are paid on some or all policies. Decisions with respect to the determination and allocation of divisible surplus in the form of dividends are left to the discretion and sound business judgement 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, claims and expense experience. The experience with respect to these factors likely will change from year-to-year. This policy is guaranteed renewable, which means that premiums for this policy may be increased in the future. Premiums may be changed only if the premiums for all policies of the same form in your class are changed. In most states, your state's insurance department must approve rate increases.



**Northwestern Long Term Care
Insurance Company™**

WHAT SHOULD I LOOK FOR WHEN CONSIDERING A LONG-TERM CARE INSURANCE POLICY?

PAYING LESS OUT-OF-POCKET



If you have at least one day of qualified expenses during a calendar week (Sunday through Saturday), the entire week will count toward your policy's Elimination Period.¹ Ultimately, this 'weekly' structure helps you meet this policy requirement by paying less out-of-pocket.

ONE LESS THING TO WORRY ABOUT



Experiencing a long-term care event is difficult enough. Northwestern Long Term Care can help during this challenging time by **waiving your obligation to pay your monthly premium to maintain the policy from the established date that eligibility began², giving you one less thing to worry about** when you go on claim.

DEDICATED CLAIMS & BENEFITS ASSISTANCE



If you find that you need to make a claim, Northwestern Long Term Care will assign a dedicated benefits team to handle your claim, providing a **single point of contact familiar with your case to provide assistance to you and your family**. Additionally, this dedicated benefits team will **help answer questions about care options, help provide information on care facilities and work with you and your family to best understand the value your policy offers**.

A POLICY THAT PROVIDES FLEXIBILITY



Our **monthly pool of benefit dollars can better accommodate day-to-day fluctuations in long-term care expenses**. In contrast, a daily benefit only allows a set dollar amount for care reimbursement per day.

FEEL CONFIDENT IN YOUR DECISION

Northwestern Long Term Care, a wholly owned subsidiary of Northwestern Mutual, continues to earn the highest financial strength ratings awarded in the industry.* These ratings provide an assessment of a company's ability to meet its financial obligations to policyowners. Additionally, benefits of Northwestern Long Term care are 100 percent guaranteed by Northwestern Mutual.

A++ HIGHEST A.M. BEST COMPANY April 2016	AAA HIGHEST FITCH RATINGS November 2016	Aaa HIGHEST MOODY'S INVESTOR SERVICE June 2016	AA+ HIGHEST STANDARD & POOR'S July 2016
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*Ratings are for Northwestern Long Term Care Insurance Company, as of the most recent review and report by each ratings agency at the time of this publication and are subject to change. The four agencies listed base their ratings on the financial strength of the insurance company, refer only to the overall financial status of the company and are not recommendations of specific policy provisions, rates or practices of the insurance company. These rating agencies are not government regulated agencies.

¹ The Elimination Period represents the number of weeks you will pay out-of-pocket for eligible expenses before benefits will be payable.

² To be eligible for benefits, a licensed healthcare practitioner must develop a plan of care and certify that within the last 12 months, you require one of the following as prescribed under the plan of care: Hands-on or standby assistance from another person to perform at least two of the six "Activities of Daily Living" for a period of 90 days or more, due to a loss of functional capacity (activities are: bathing, dressing, toileting, transferring, continence and eating) or substantial supervision to protect the insured from threats to health and safety due to a severe cognitive impairment.

In Texas, the 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.

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 financial representative (licensed agent/producer) or write to the company. The policy includes exclusions and limitations. The purpose of this material is for the marketing and solicitation of insurance. A financial representative (a licensed insurance agent/producer) may contact you. Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance. Long-Term Care Insurance Policy form UU.LTC.(1014) and UU.LTC.(0916) or state equivalent. Not all policies are available in all states.

Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company, Milwaukee, WI (NM) (life and disability insurance, annuities and life insurance with long-term care benefits) and its subsidiaries. Long-term care insurance is issued by Northwestern Long Term Care Insurance Company, Milwaukee, WI, a subsidiary of NM.
www.northwesternmutual.com

 **Northwestern Long Term Care Insurance Company™**

A Northwestern Mutual Company