**California Department of Insurance**

**NORTHWESTERN LONG TERM CARE INSURANCE COMPANY - NAIC 69000**

**LTC Individual - Comprehensive - Tax Qualified**

**POLICY FORM: UU.LTC.(1014)F**

### 1. Maximum Policy Benefit (MPB)

- **1Yr**, **2Yrs**, **3Yrs**, **4Yrs**, **5Yrs**, **6Yrs**, **7Yrs**, **Lifetime**, **Other**
- **YES**

- **Company**
- **Notes:** Other Notes: $12,000 maximum monthly limit (MML) x 36 months (3-year BP) = $432,000. $12,000 MML x 72 months (6-year BP) = $864,000.

### 2. Nursing Home/Facility Daily Benefit Amounts (NHB)

- **Minimum**, **Maximum**, **Increment**, **Day**, **Week**, **Month**, **None**, **Other**
- $1,500, $12,000, $100, **YES**

- **Company**
- **Notes:** NLTC uses a monthly benefit vs. a daily benefit. The minimum monthly limit is $1,500 and the maximum is $12,000.

### 3. Residential Care Facility Daily Benefit (RCFE)

- **100%**, **90%**, **80%**, **75%**, **70%**, **Other**
- **YES**

- **Company**
- **Notes:** None reported by the company.

### 4. Home Care Benefit Amounts (HCB)

- **100%**, **90%**, **80%**, **75%**, **70%**, **60%**, **50%**, **None**, **Other**
- **YES**

- **Company**
- **Notes:** None reported by the company.

### 5. Home Care Only Benefit Amounts (HCBO)

- **Minimum**, **Maximum**, **Increment**, **Day**, **Week**, **Month**, **None**, **Other**

- **Company**
- **Notes:** NLTC only sells comprehensive policies.

### 6. Qualification for Benefits (QB)

- **QB_2_OF_6**, **QB_2_OF_7**, **QB_OTH1**, **QB_MN**, **QB_CI**, **QB_90DR**, **QB_OTH2**
- **YES**

- **Company**
- **Notes:** The need for human assistance or continual supervision to perform at least 2 of 6 Activities of Daily Living, or the need for substantial supervision due to a severe cognitive impairment.
### 7. Elimination Period (EP) = In days Select all that applies.

<table>
<thead>
<tr>
<th>0</th>
<th>20</th>
<th>30</th>
<th>60</th>
<th>90</th>
<th>100</th>
<th>CALENDAR</th>
<th>SERVICE</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>YES</td>
<td>YES</td>
<td></td>
</tr>
</tbody>
</table>

**EP Company Notes:** Enter Notes: NLTC uses weeks for EP, not days: 6 weeks, 12 weeks, 25 weeks, 52 weeks.

### 8. Inflation Protection (IP)

<table>
<thead>
<tr>
<th>5% Compound</th>
<th>5% Simple</th>
<th>Guaranteed Purchase Option</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>NO</td>
<td>YES</td>
<td>YES</td>
</tr>
</tbody>
</table>

**Explain IP Methodology:** Automatic Benefit Increase - The company offers an amount from 3 percent to 5 percent by which an insured wants his Maximum Monthly Limit and remaining Benefit Account Value to increase on a compounded annual basis at each policy anniversary. The cost of the future coverage increases is built in and will not cause the original premium to increase after issue.

Automatic Additional Purchase Benefit - Allows the amount of the Maximum Monthly Limit and remaining Benefit Account Value to increase by 5 percent compounded per policy year on each policy anniversary date, up to age 85 (or for 10 years if later) without any additional underwriting. The insured decides whether or not to accept a future increase. On each policy anniversary when coverage increases, the premium will increase based on attained age rates. Upon declining a second automatic increase, the Benefit Account Value and Maximum Monthly Limit will remain level and all future increases are no longer available. When benefits are received, the remaining Benefit Account Value and Maximum Monthly Limit will automatically increase by 5 percent compounded on each policy anniversary with no age or duration limit.

**IP Company Notes:** Enter Notes: In addition to 5% compounded Automatic Benefit Increase (ABI), NLTC offers 3% and 4%. In addition to ABI, NLTC offers Automatic Additional Purchase Benefit (AAPB). Allows the amount of the Maximum Monthly Limit and remaining Benefit Account Value to increase by 5 percent compounded per policy year on each policy anniversary date, up to age 85 (or for 10 years if later) without any additional underwriting. The insured decides whether or not to accept a future increase. On each policy anniversary when coverage increases, the premium will increase based on attained age rates. Upon declining a second automatic increase, the Benefit Account Value and Maximum Monthly Limit will remain level and all future increases are no longer available. When benefits are received, the remaining Benefit Account Value and Maximum Monthly Limit will automatically increase by 5 percent compounded on each policy anniversary with no age or duration limit.

### 9. Waiver of Premium (WAVP)
Enter Notes: Premiums are waived when the insured has a need for long-term care. Premiums will be waived until the next policy anniversary. If a premium is to be waived on a policy anniversary, an annual premium will be waived. The company will not waive the payment of premiums after the insured no longer has a need for long-term care. The insured may then keep the policy in force by resuming payment of the premiums as they become due.

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY - NAIC 69000

POLICY FORM: UU.LTC.(1014)F

FEMALE

LTC Individual - Comprehensive - Tax Qualified

<table>
<thead>
<tr>
<th>ISSUE AGE</th>
<th>3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION</th>
<th>3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION</th>
<th>LIFETIME BENEFIT - NO INFLATION PROTECTION</th>
<th>LIFETIME BENEFIT - WITH INFLATION PROTECTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>40</td>
<td>$1,158</td>
<td>$9,165</td>
<td>$1,008</td>
<td>$7,971</td>
</tr>
<tr>
<td>45</td>
<td>$1,329</td>
<td>$8,520</td>
<td>$1,155</td>
<td>$7,407</td>
</tr>
<tr>
<td>50</td>
<td>$1,524</td>
<td>$7,980</td>
<td>$1,326</td>
<td>$6,939</td>
</tr>
<tr>
<td>55</td>
<td>$1,815</td>
<td>$7,725</td>
<td>$1,578</td>
<td>$6,717</td>
</tr>
<tr>
<td>60</td>
<td>$2,283</td>
<td>$7,752</td>
<td>$1,986</td>
<td>$6,741</td>
</tr>
<tr>
<td>65</td>
<td>$3,123</td>
<td>$8,601</td>
<td>$2,715</td>
<td>$7,479</td>
</tr>
<tr>
<td>70</td>
<td>$4,608</td>
<td>$10,422</td>
<td>$4,008</td>
<td>$9,063</td>
</tr>
<tr>
<td>75</td>
<td>$6,948</td>
<td>$12,897</td>
<td>$6,042</td>
<td>$11,214</td>
</tr>
<tr>
<td>80</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: Based on $3,000 monthly limit and Northwestern's Automatic Benefit Increase at 5%.
Northwestern only offers 3-year and 6-year benefit periods, so that is why Lifetime rates are not provided for this example.

Customer Service Telephone Number: (800) 890 - 6704