

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY - NAIC 69000

LTC Individual - Comprehensive - Tax Qualified

POLICY FORM: UU.LTC.(1014)F

1. Maximum Policy Benefit (MPB) = In year(s). Enter the number of days in Company Notes.

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

MPB 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) - There is a minimum and maximum amount offered in dollar increments.

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

NHB Company Notes: Enter 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) - Represents the RCFE percentage of the Nursing Facility Limit.

100%	90%	80%	75%	70%	Other
YES					

RCFE Company Notes: Enter Notes: None reported by the company.

4. Home Care Benefit Amounts (HCB) - Represents the percentage of Home Care Benefit Amount for Comprehensive Policies.

100%	90%	80%	75%	70%	60%	50%	None	Other
YES								

HCB Company Notes: Enter Notes: None reported by the company.

5. Home Care Only Benefit Amounts (HCBO) - There is a minimum and maximum amount offered in dollar increments.

Minimum	Maximum	Increment	Day	Week	Month	None	Other

HCBO Company Notes: Enter 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				YES		

QB 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.

0	20	30	60	90	100	CALENDAR	SERVICE	Other
							YES	YES

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

8. Inflation Protection (IP)

IP Methodology	5% Compound	5% Simple	Guaranteed Purchase Option	Other
<p>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.</p> <p>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.</p>	YES	NO	YES	YES

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.

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Long Term Care Insurance Rates

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

LTC Individual - Comprehensive - Tax Qualified

42 Day Elimination Period - Service 84 Day Elimination Period - Service

ISSUE AGE	42 Day Elimination Period - Service				84 Day Elimination Period - Service			
	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION
40	\$1,158	\$9,165			\$1,008	\$7,971		
45	\$1,329	\$8,520			\$1,155	\$7,407		
50	\$1,524	\$7,980			\$1,326	\$6,939		
55	\$1,815	\$7,725			\$1,578	\$6,717		
60	\$2,283	\$7,752			\$1,986	\$6,741		
65	\$3,123	\$8,601			\$2,715	\$7,479		
70	\$4,608	\$10,422			\$4,008	\$9,063		
75	\$6,948	\$12,897			\$6,042	\$11,214		
80								

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