

LONG-TERM CARE

THE COST OF WAITING

ADVANTAGES OF PURCHASING INSURANCE WHILE YOU'RE YOUNG AND HEALTHY

No one is ever fully prepared for a sudden and tragic life-changing event. The long-term care insurance coverage you purchase today will be there for you when you need it most.

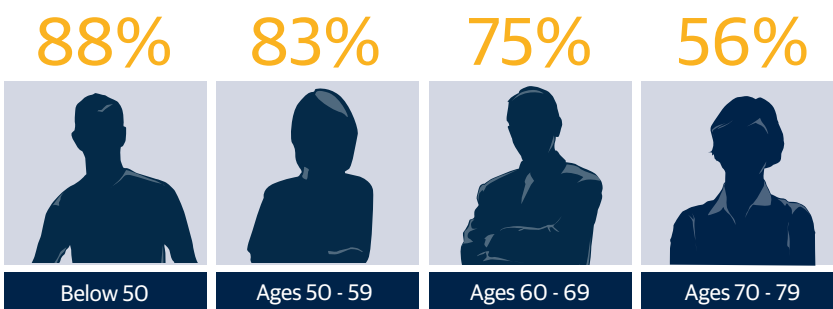
Talk to your Northwestern Mutual Financial Representative today about your plan for protecting against a costly long-term care event.

WHY ACT NOW? CONSIDER YOUR HEALTH RIGHT THIS MOMENT

Changes in health cannot be predicted, and you must medically qualify for long-term care insurance. Additionally, the cost of purchasing insurance increases as you age.

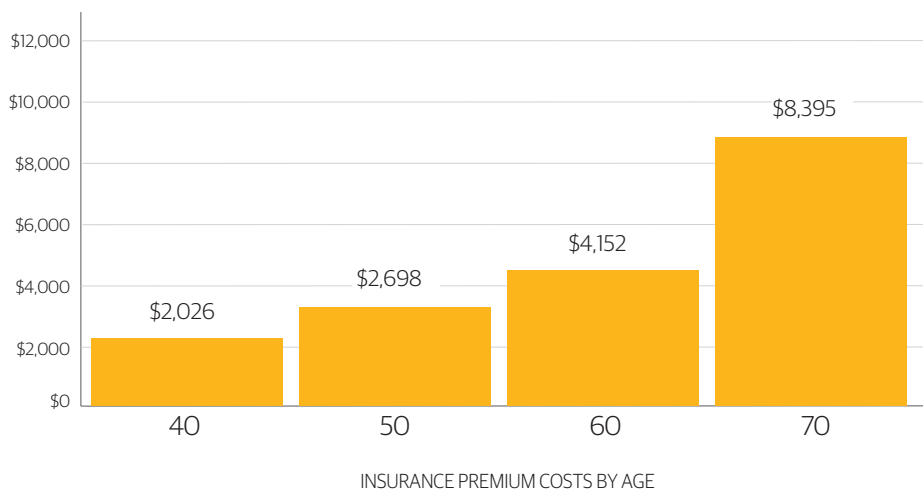
By purchasing LTC today, you'll receive lower rates based on your age and current health status.

PERCENTAGE OF PEOPLE WHO QUALIFY FOR LONG-TERM CARE INSURANCE



American Association for Long-Term Care Insurance, 2014 LTCi Buyer Study

PREMIUM INCREASES BY AGE



Annual premium cost for an individual female purchasing \$6,000/month with 12 week Elimination Period, 6 year benefit period. Does not include an inflation protection option. Premiums reflect a 20% Spousal Discount. Premiums shown are based on the current premium rate schedule for comparable units of coverage.

Exclusions and Limitations

QuietCare® does NOT pay long-term care benefits for care that is:

- Provided for a need for long-term care primarily due to alcoholism or drug addiction.* This does not apply to medications taken as prescribed by a physician.
- Provided for a need for long-term care resulting from war or act of war (whether declared or undeclared).**
- Provided for a need for long-term care resulting from participation in a felony, riot or insurrection.
- Provided for a need for long-term care resulting from attempted suicide or intentionally self-inflicted injury.
- Received outside of the 50 United States, the District of Columbia or the country of Canada.
- Provided by an immediate family member unless the family member provides such care as an employee of a qualified home health care agency.
- Reimbursable under any federal, state, or governmental health care plan or law except Medicaid unless required by law. The contract cannot reimburse expenses that are reimbursable or would be reimbursable except for the application of a deductible or coinsurance amount under Medicare.
- For determining the benefit payable, the insured's expenses will be reduced by the expenses subject to this limitation. However, the days of qualifying expenses paid for by a governmental health care plan or law may be accumulated to satisfy the Elimination Period.
- Normally provided at no charge in the absence of insurance.

After issue, no exclusion will be made for pre-existing conditions.***

This is a general list of exclusions.

*In Maryland and Vermont this exclusion does not apply. Also, it is referred to as "Alcoholism or Drug Detoxification" in Massachusetts. In Louisiana, the exclusion is for care that is provided for a need for long-term care for alcoholism or drug addiction. In South Dakota, the exclusion is for expenses for treatment of alcoholism or drug addiction.

**In Oklahoma, QuietCare does not pay long-term care benefits for care that is provided for a need for long-term care resulting from war or act of war (whether declared or undeclared) while serving in the military or an auxiliary unit attached to a military unit, or working in an area of war whether voluntarily or as required by an employer.

***A pre-existing condition means a condition for which medical advice or treatment was recommended by or received from a provider of health care services within six months preceding the effective date of coverage.

QuietCare® is an individual tax-qualified long-term care insurance policy that is medically underwritten. This policy provides guaranteed renewable coverage and will remain in force as long as premiums are paid. However, the Company may increase premiums by class. In most states, your state's insurance department must approve rate increases. The final premium for the coverage requested is subject to underwriting limits and approval. A grace period of 65 days will be allowed for payment of premium that is not paid on its due date.

Long-term care insurance is triggered by an impairment of at least two activities of daily living, such as eating, bathing, dressing, toileting, transferring, or continence, or a severe cognitive impairment such as Alzheimer's Disease.

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, and is a subsidiary of NM.

www.northwesternmutual.com