Northwestern Long-Term Care Insurance Company Ratings*

4 3 C D



Financial Strength

Northwestern Long Term Care Insurance Company is a wholly owned subsidiary of The Northwestern Mutual Life Insurance Company.

In addition, the long-term care benefits of Northwestern Long Term Care policies have been guaranteed by The Northwestern Mutual Life Insurance Company, a company consistently rated the "Most Financially Sound" life insurance company in a FORTUNE® magazine survey.**

Several attributes rated in that survey included the quality of products and services, long-term investment value, financial soundness and the wise use of corporate resources.

A.M. Best A Superior	++
Moody's Aa Exceptional	ıa
Fitch	łΑ
Standard & Poor's A.A. Exceptionally Strong	λA

Our Commitment

Our ratings and reputation represent our promise to pay our claims and meet our obligations. Moreover, our third-party ratings provide a professional assessment of Northwestern's strength and security.

Rest assured in our promise to be there for you when you need us most.

Northwestern Long Term Care Insurance Company - Milwaukee, WI. Policy contains exclusions and limitations.

90-2191 LTC (1103) Policy Form: RS.LTC.(1101)



^{*}The four agencies listed base ratings on the financial strength of the insurance company. These ratings are not recommendations of specific policy provisions, rates or practices of the insurance company. Since entering the long-term care market in 1998, all four agencies have given Northwestern Long Term Care Insurance Company the highest possible rating. At the time of this publication, our most current ratings are for the following years: A.M. Best (9/2003), Moody's (6/2003), Fitch (7/2003), Standard & Poor's (7/2003).

^{**}FORTUNE, February, 19, 2001