

Commitment to Privacy of Your Financial Information

At Northwestern Long Term Care Insurance Company (NLTC), your privacy is important to us. We want you to know that:

- We do not sell or rent to anyone the information you have entrusted to us
- We do not share your personal information with companies who want to market their products or services to you (except at your request or with your consent)
- You do not need to contact us to benefit from our privacy protections

To help you understand how we protect your **financial information**, this notice describes our current privacy policy and practices. We will advise you of our privacy policy and practices relating to your financial information as required by law.

A separate Notice of Privacy Practices describes how we collect, use and share your medical information. If you would like a copy of this notice, please contact our Privacy Official at Northwestern Long Term Care Insurance Company, 720 E. Wisconsin Ave., Milwaukee, WI 53202, (414) 661-2510.

OUR SECURITY STANDARDS

We have high security standards to safeguard the information we have about you. We maintain strict control over access to your information. The only employees who are permitted to access your information are those with a business need to know. Our standards to safeguard this type of information meet or exceed the requirements of federal and state law.

INFORMATION WE MAY COLLECT AND USE

So that we can provide our products and services to you, we must collect personal information. For example, we may collect your name, address, and telephone number, and we may collect other personal information such as your health, financial, and employment history. We may also collect information to confirm your identity.

We may gather information about you from sources such as:

- Applications or claim forms
- Written, electronic, telephone and other communications from you
- Medical providers, consumer reporting agencies, and other companies with whom you do business
- The client website outside accounts and/or document sharing features
- Your transactions with us and others, such as policy, payment and claim information

In some cases, we may use an insurance support organization or investigative consumer agency to collect the information that we need. They may keep a copy of their report to us. They may also share its contents with others for whom they perform such services. These disclosures are made only as allowed by law and with appropriate authorization from you.

INFORMATION WE MAY DISCLOSE

NLTC regards all your personal information as confidential. However, in the course of conducting our business, under certain circumstances we may disclose to other parties information we have about you.

As permitted by law, we may disclose information to the following parties without your authorization:

- Our reinsurers
- Persons or firms performing business, professional, or insurance functions for us
- An insurance company or agent, insurance support organization, or other insurance institution to enable us to act on your application for insurance, reinstatement of policies, or change in insurance benefits, or to perform other

insurance functions or services, or for the purpose of detecting criminal activity, fraud or material misrepresentation and nondisclosure

- Your attending physician or medical professional or facility, to enable them to inform you of medical information of which you may not be aware
- Organizations conducting actuarial or other scientific research studies, audits or evaluations, in de-identified format
- Insurance and other regulatory authorities
- Law enforcement agencies, to help prevent or prosecute fraud, or to alert them that unlawful activity may have occurred
- Others as permitted or required by law

In addition, your Northwestern Mutual Financial Representative* and others assisting your Financial representative have access to the personal information needed to administer your business and provide service to you.

When we hire other parties to help us conduct our business, we require them to protect your personal information and abide by all applicable privacy laws. Further, we do not permit them to use or share your personal information for any purpose other than the work they are doing on our behalf or as required by law.

We treat the information of our current and former customers in the same manner.

REVIEW AND CORRECTION OF INFORMATION

We want to make sure that we have accurate information about you. Generally, upon request, you may learn the nature and substance of personal information about you recorded in our files, see or obtain a copy of that information, and learn the identity of those to whom we have disclosed the information in the last two years (three years with respect to disclosures of medical information). Information we have collected in connection with or in anticipation of a legal proceeding will not be made available. We may charge you for copies of records you request.

If you believe that any of our records are inaccurate, you may notify us in writing of any corrections, amendments or deletions that you believe should be made, and we will review the information. If we do not accept your requested modifications, you can file a statement of disagreement and your reasons, which will become part of our file. If we alter your record on your request or if you file a statement of disagreement, that information will be called to the attention of anyone having access to the information in the future, or, if appropriate, who has previously had access. Questions about accessing or correcting your personal information should be directed to the address provided below.

This notice describes the privacy policy and practices of NLTC, which provides long-term care insurance, and Northwestern Mutual Financial Representatives. If you have a relationship with The Northwestern Mutual Life Insurance Company or its affiliated companies, you may receive additional privacy notices from them.

DIRECT INQUIRIES TO:
Privacy Notice – NLTC
720 E. Wisconsin Ave.
Milwaukee, WI 53202

* Northwestern Mutual Financial Representatives are individuals authorized to sell for Northwestern Long Term Care Insurance Company.
60-0012-92 (0217) MONTANA