

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.

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 other 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, and required medical exams or tests
- 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, such as policy, payment and claim information

We collect most information at the time of application or claim. However, we may need more information if you request a change to your contract or other service.

CONFIDENTIALITY OF MEDICAL INFORMATION

You may have a special concern about the privacy of your medical information. We do not sell or rent to anyone your medical information, nor do we disclose it to others for marketing purposes.

We only use and share personally identifiable medical information for the following purposes:

- To underwrite insurance and make eligibility, risk rating, and policy issuance determinations
- To administer your policy or claim and determine or fulfill responsibility for coverage and provision of benefits
- For other purposes as allowed by law, such as in response to legal process

Our 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.

INFORMATION WE MAY DISCLOSE

In order to provide you with the quality service you expect, sometimes it is necessary for us to share your information with others. We may share personal information we have about you as allowed by law. For example, we may share your information with third parties that perform services for us. In addition, your Northwestern Mutual Financial Representative* and others assisting your Financial Representative have access to the information that they need to provide service to you. With your permission, they may also use this information to advise you of additional financial products and services offered by the Northwestern Mutual family of companies.

When we hire other parties to help us conduct our business, we require them to protect your personal information. 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.

Generally, you have the right to review personal information we have about you. We may charge you for copies of records you request. We will not make available information we have collected in connection with or in anticipation of a legal proceeding. If you believe that any of our records are not correct, you may notify us in writing of any corrections you believe should be made. If you have questions about accessing or correcting your information, please direct them to the address provided below.

This notice applies to Northwestern Long Term Care Insurance Company and its Financial Representatives. If you have a relationship with The Northwestern Mutual Life Insurance Company or affiliated companies (such as Northwestern Mutual Investment Services, LLC and Northwestern Mutual Series Fund, Inc.), 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.