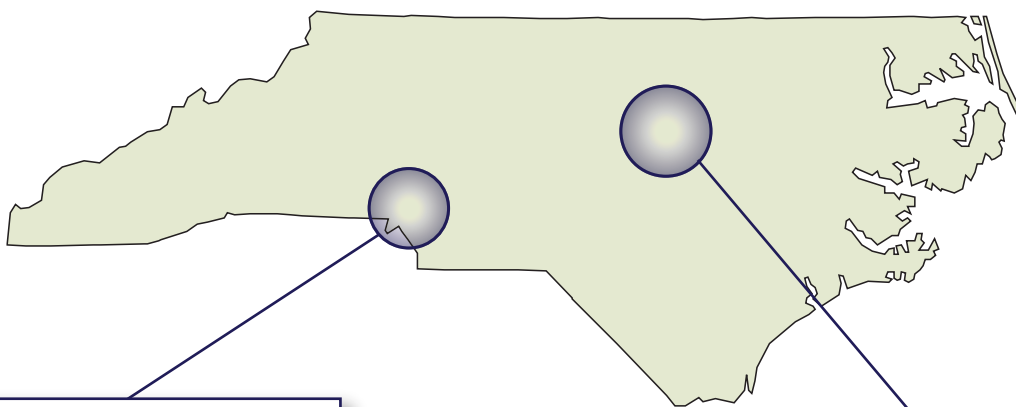


Long-Term Care

COST OF CARE – NORTH CAROLINA¹

State of North Carolina Averages

Nursing Home Daily Average.....	\$189
Assisted Living Monthly Average	\$3,509
Home Health Care Hourly Average.....	\$26



Charlotte – Gastonia

Nursing Home Daily Average	\$188
Assisted Living Monthly Average	\$3,749
Home Health Care Hourly Average.....	\$24

Raleigh – Durham – Chapel Hill

Nursing Home Daily Average	\$187
Assisted Living Monthly Average	\$3,466
Home Health Care Hourly Average.....	\$28

Northwestern Long Term Care Insurance Company
A subsidiary of The Northwestern Mutual Life Insurance Company
Milwaukee, WI • www.nmfn.com

¹ Northwestern Long Term Care Cost of Care Survey Report, November 2008, Long Term Care Group, Inc.
For more cost survey information, please see www.northwesterncostofltc.com

The purpose of this material is for the marketing and solicitation of insurance. Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance.

This material is not all-inclusive. The policy provides a complete list of benefits, limitations and exclusions. You may be contacted by a financial representative. A financial representative is a licensed insurance agent.

Policy forms RS.LTC.(0708) and RS.LTC.ML.(0708).

Form RS.LTC.ML.(0708) is only available in New Jersey, New York and Pennsylvania.

90-2400-59 LTC (0209)

 **Northwestern Long Term Care
Insurance Company™**

A Northwestern Mutual Company