



A Northwestern Mutual Company

DIRECT DEPOSIT AVAILABLE

We want to make it easy for you to receive your long-term care benefit payments by offering you the option of direct deposit.

Your benefit payments can be deposited directly into a personal bank account of your choice via electronic funds transfer (EFT). This process is safe and efficient and will save you time and unwanted trips to the bank.

If you would like to sign up for direct deposit, please complete the enclosed EFT authorization form and return it to us. That's all you need to do to have your benefit payments sent directly to your bank account.

Completed Electronic Funds Transfer Authorization form can be returned via:

- **DocuSign:** If sent via DocuSign, complete the DocuSign form
- **Email:** LongTermCareBenefits@northwesternmutual.com
- **Mail:** Northwestern Long Term Care Insurance Company, Claims Administration, PO Box 3230, Milwaukee, WI 53201-3230
- **Fax:** (414) 625-5821

If you would prefer that we send your claim payments to you by check, no action is necessary.

Thank you for choosing Northwestern Mutual Long-Term Care. If you have any questions or concerns, please do not hesitate to contact us at 1-800-748-9493 extension 6610087.

Electronic Funds Transfer Authorization

Northwestern Long Term Care brings you a simplified, safe method for you to receive your claim benefit payments. Electronic Funds Transfer (EFT). It's a convenient way of depositing the benefit payment you receive from us into your checking or savings account at your local bank.

This service transmits your money to the bank electronically and eliminates the mailing of a paper check. With EFT you can be confident that your deposits are handled professionally and expediently.

Convenient

There are no delays in the mail and you will have immediate access to your money. You don't have to wait until you have time to visit your bank.

Safe

Since the paper has been eliminated, there is no chance that a check will be lost or stolen. And, if you are away from home, you know your money has been deposited safely in the bank.

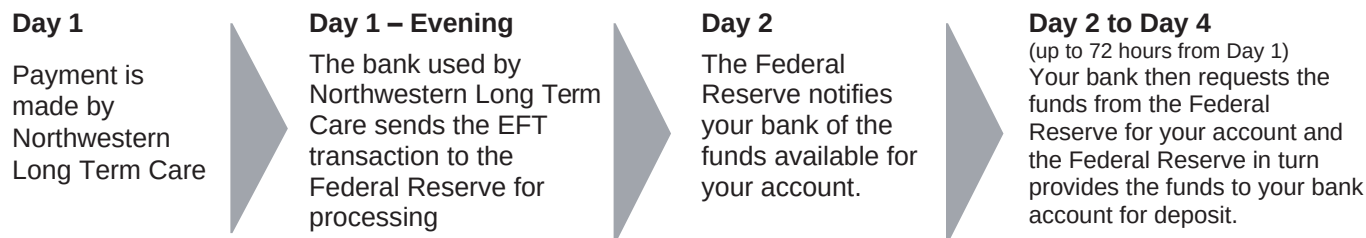
Reliable

Your bank statement will reflect the EFT deposit, so you have a record that your money was credited to your account.

Take a few minutes to see just how easy EFT can be.

How does EFT Deposit work?

You simply authorize Northwestern Long Term Care to electronically transfer your benefit payments directly to your local bank. Once we receive your authorization we will begin making deposits with your next claim payment.



What will EFT deposit mean to me?

EFT deposit means you will receive payment directly into your bank account. You will have immediate access to your money after the funds are deposited.

When will my first deposit be made?

Your deposits will begin after the signed authorization is received and the bank information is verified. We will send you an Explanation of Benefits of each payment. In addition, you will see the deposit on your bank statement.

What happens if I change banks?

Changing banks is simple and easy. We will be happy to make any necessary change. Contact the Northwestern Long Term Care Insurance Company Home Office in Milwaukee, Wisconsin, for a new authorization form or you can download a form from the long-term care claim section of the Claim page on NM.com.

What if I change my mind?

Just notify the Home Office in Milwaukee, Wisconsin and we can mail your benefit payment directly to you.

Who do I call with questions?

Call a Client Services at the Northwestern Long Term Care Insurance Company Home Office in Milwaukee, Wisconsin at **1-800-748-9493 Ext. 6610087**.

**Electronic Funds
Transfer Authorization****Please Print**

Name(s) <i>(As appears on bank account)</i>		
Mailing Address		Apt. #
City	State	Zip Code
Telephone Number (Daytime)		
Insured:	Claim Number:	
Bank Name		
Bank Transit Number <i>(Contact Bank)</i> 9 Digits Required		
Your bank account number		
Account Type <i>(As classified by bank)</i> ☐ Checking ☐ Savings		

I AUTHORIZE Northwestern Long-Term Care to electronically transfer reimbursement payments to the above account at the bank indicated. Overpayments, in the event of death, may be subject to return; but limited by the amount of funds available at the time of the request.

For your protection some states require us to inform you that any person who knowingly or willfully files a statement of claim containing false or misleading information is subject to criminal and civil penalties, depending on the state. Such actions may be deemed a felony and substantial penalties may be imposed. In California and other states, any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

For NH Residents: Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

For NY Residents: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

OR

Date (MM/DD/YYYY)_____
Signature of Insured_____
Insured's Representative