



# NORTHWESTERN MUTUAL

Facts for 2009 ...

720 East Wisconsin Avenue, Milwaukee, WI 53202-4797 | (414) 271-1444 | www.northwesternmutual.com

<b>Our Business</b>	Northwestern Mutual helps its policyowners and clients achieve financial security. The company offers a holistic approach to financial security solutions, including insurance, investment products and advisory services to help people in the areas of financial protection, wealth accumulation, and estate preservation and distribution. Whether clients seek personal financial security or security for their business or estate, Northwestern Mutual offers an array of solutions: including permanent and term life insurance, disability insurance, long-term care insurance, annuities, trust services, mutual funds and advisory services.
<b>Purpose</b>	Northwestern Mutual's mission is to foster life-long relationships with clients founded on sound guidance and expert solutions, backed by the company's exceptional financial strength and the promise to be there for a client when their financial security is put to the test. As a mutual company with no shareholders, Northwestern Mutual seeks to share its gains with policyowners and deliver consistent and dependable value to clients over time.
<b>Size</b>	\$155 billion in assets. \$22 billion in revenues. Ranked 110 on the 2008 FORTUNE 500.
<b>Investment Portfolio</b>	\$135 billion in fixed income, equity and other investments (including \$13 billion in policy loans) in the general account and \$13 billion in separate accounts.
<b>Benefits Paid</b>	\$6.1 billion of benefits paid to policyowners or their beneficiaries in 2008.
<b>Value Returned</b>	\$4.6 billion in dividends expected to be paid to policyowners in 2009.
<b>Life Insurance</b>	\$1.1 trillion worth of life insurance protection in force, with 3.3 million policyowners holding 5 million policies.
<b>Disability Insurance</b>	396,951 policyowners with 650,000 policies – the company expects to pay \$206 million in dividends to disability income policyowners in 2009.
<b>Long-Term Care Insurance</b>	91,000 policies in force with the Northwestern Long Term Care Insurance Company – it expects to pay \$8.8 million in dividends to policyowners in 2009.
<b>Annuities</b>	\$11.8 billion of assets under management in 304,000 client contracts.
<b>Investment Products and Services</b>	\$37 billion in assets under management in 2008.
<b>Industry Leader</b>	<ul style="list-style-type: none"> <li>▪ <b>Northwestern Mutual is one of the top 50 “World’s Most Admired”</b> companies according to industry experts and analysts in FORTUNE® magazine’s 2009 annual survey, dated March 16, 2009.</li> <li>▪ <b>Market share:</b> Northwestern Mutual oversees more than 10 percent of the total U.S. direct life insurance market, based on the most recent data* from A.M. Best. This reaffirms Northwestern Mutual’s number one rank in U.S. individual life insurance market share, a position the financial security company has held since 2000. (A.M. Best 2008)</li> <li>▪ <b>Customer Satisfaction:</b> 96.1% of policyowners chose to keep their policies with Northwestern Mutual in 2008.</li> <li>▪ <b>Life Dividends:</b> Northwestern Mutual expects to pay more in total individual life insurance dividends to policyowners than any other company in the industry.</li> <li>▪ <b>Ratings:</b> Northwestern Mutual has among the highest ratings in the life insurance industry from all four major rating agencies: Standard &amp; Poor’s, Fitch Ratings, A.M. Best, and Moody’s. (Ratings subject to change)</li> </ul>
<b>Founded</b>	March 2, 1857.

\* NOTE: Northwestern Mutual’s calculation of U.S. direct life insurance market share includes new premium sales, renewal premium and dividend additions in the United States only.

Decisions with respect to the determination and allocation of divisible surplus as dividends each year are left to the discretion and sound business judgment of the company’s Board of Trustees. There is no guaranteed specific method or formula for the determination or allocation of divisible surplus. Accordingly, the company’s approach is subject to change. Neither the existence nor the amount of a dividend is guaranteed on any policy in any given policy year.

Figures as of Dec. 31, 2008. The Northwestern Mutual Life Insurance Company (Northwestern Mutual), Milwaukee, WI.





# NORTHWESTERN MUTUAL'S NETWORK OF FINANCIAL REPRESENTATIVES

Facts for 2009 ...

[www.northwesternmutual.com](http://www.northwesternmutual.com)

<b>Mission</b>	Northwestern Mutual's financial representatives develop enduring relationships with clients by providing expert guidance for a lifetime of financial security. With access to a network of specialists, financial representatives take a holistic approach to identifying financial security needs and developing solutions using world-class insurance products and investments.
<b>Process</b>	Representatives offer guidance, relationships and solutions to help their clients achieve financial security. They offer exclusive access to insurance products from a top-rated company, Northwestern Mutual, and an array of quality investment choices.
<b>Network Operations</b>	The Network has 350 offices across the United States. To find an office in your area, check our locator at <a href="http://www.northwesternmutual.com">www.northwesternmutual.com</a>
<b>Services</b>	Representatives have access to a network of specialists who together provide guidance on: <ul style="list-style-type: none"> <li>▪ Asset &amp; Income Protection</li> <li>▪ Personal Needs Analysis</li> <li>▪ Investment and Advisory Services</li> <li>▪ Comprehensive Financial Planning</li> <li>▪ Estate Analysis</li> <li>▪ Trust Services</li> <li>▪ Education Funding</li> <li>▪ Business Needs Analysis</li> <li>▪ Retirement Solutions</li> <li>▪ Employee &amp; Executive Benefits</li> </ul>
<b>Products</b>	Representatives provide clients access to products from Northwestern Mutual's family of companies <ul style="list-style-type: none"> <li>▪ Life Insurance</li> <li>▪ Long Term Care Insurance</li> <li>▪ Disability Income Insurance</li> <li>▪ Annuities</li> <li>▪ Mutual Funds and Other Investment Products</li> </ul>
<b>Accolades</b>	<ul style="list-style-type: none"> <li>▪ Northwestern Mutual earned the top ranking in its industry in <i>Selling Power's</i> 25 Best Service Companies to Sell For. (<i>Selling Power</i>, November/December 2008)</li> <li>▪ The Network was also named as having One of America's Top Ten Internships for 2009 by Vault Guide to Top Internships, 2009 edition</li> <li>▪ Northwestern Mutual was named one of the "Best Places to Launch a Career" by <i>BusinessWeek</i> magazine (September 15, 2008 edition )</li> </ul>
<b>Subsidiaries and Affiliations</b>	<p>Representatives, who may also be Registered Representatives of Northwestern Mutual Investment Services, LLC and may be licensed to sell additional insurance products, can help clients build strong financial portfolios through:</p> <ul style="list-style-type: none"> <li>▪ <b>Northwestern Long Term Care Insurance Company</b> – A subsidiary of Northwestern Mutual and provider of QuietCare® long-term care insurance.</li> <li>▪ <b>Northwestern Mutual Wealth Management Company</b> – A wholly owned company of Northwestern Mutual and a limited purpose federal savings bank authorized to offer a range of financial planning, trust, fiduciary, investment advisory and investment management products and services.</li> <li>▪ <b>Northwestern Mutual Investment Services, LLC</b> – Northwestern Mutual Investment Services offers a variety of products and services to the clients of the Northwestern Mutual Financial Network. It is a wholly owned company of Northwestern Mutual, a registered broker-dealer, a registered investment adviser and a member of FINRA and SIPC.</li> <li>▪ <b>Strategic Employee Benefit Services</b> – A nationwide group marketing program providing comprehensive, custom-designed employee benefit programs exclusively through The Network.</li> <li>▪ <b>Russell Investments (<a href="http://www.russell.com">www.russell.com</a>)</b> – Russell Investment Group is a Washington, USA corporation, which operates through subsidiaries worldwide and is a subsidiary of The Northwestern Mutual Life Insurance Company.</li> </ul>