

## **NORTHWESTERN MUTUAL HIGHLIGHTS THE VALUE OF FINANCIAL STRENGTH RATINGS**

Milwaukee, WI (July 13, 2006) – Shopping for quality products is something most consumers take seriously, be it home appliances or health care. And when looking to find the best protection for a family, life insurance is no exception.

Industry experts recommend that consumers use financial strength ratings to evaluate a product that should last a lifetime. These ratings are an excellent barometer of an insurance company's financial health, and speak to the value and quality of the company and its products.

The four major financial rating agencies look at all aspects of a company to determine its financial strength. Following the rating agency's annual review of an insurance company's operations, the agency publishes a formal rating, which signifies the insurer's overall financial strength and its ability to pay claims.

### ***How are companies evaluated?***

- The rating agency assesses the insurance company's competitive positioning and market environment.
- The rating agency often visits the insurance company to interview management and discuss its business outlook.
- The rating agency examines the insurance company's financial statements and other performance information to make a quantitative analysis.

### ***What can ratings tell consumers?***

- Ratings provide an objective third party assessment of an insurance company's financial condition and prospects for future financial health.
- Ratings provide insight into the quality of an insurance company's assets and its risk management practices.
- Ratings indicate the ability of the insurance company to pay its obligations to policyowners.

### ***What the Experts Say***

• *“Financial strength is the most important factor a consumer should consider in selecting a company from which to buy insurance,”*

Joseph M. Belth, Insurance Expert and Editor, “Financial Strength of Insurance Companies,” *the Insurance Forum*, September 2005.

- “Do some research about the company with which you may do business; be sure the company is reputable and financially strong.”

American Council of Life Insurers (ACLI), “Buying a Policy,”  
 (<http://www.acli.com/ACLI/Consumer/Life+Insurance/CI-02-02-03.htm>)

- “Select a company that is likely to be financially sound for many years, by using ratings from independent rating agencies.”

Insurance Information Institute (III) “How Do I Pick a Life Insurance Company?”  
 (<http://www.iii.org/individuals/life/buying/pickacompany/>)

**Northwestern Mutual’s Ratings \***

<b>Rating Agency</b>	<b>Rating *</b>
A.M. Best	A++ (Superior)
Fitch Ratings	AAA (Exceptionally Strong)
Moody’s	Aaa (Exceptional)
Standard & Poor’s	AAA (Extremely Strong)

\* Ratings are for Northwestern Mutual Life Insurance Company and Northwestern Long Term Care, Insurance Company, as of the most recent review and report by each rating agency.

Visit Northwestern Mutual’s website to see what the rating agencies say about Northwestern Mutual - [http://www.nmfn.com/tn/aboutnet--nm\\_fr\\_finan\\_strength](http://www.nmfn.com/tn/aboutnet--nm_fr_finan_strength)

**Ratings Agency Websites**

- A.M. Best <http://ambest.com/>
- Fitch Ratings <http://www.fitchratings.com/>
- Moody’s <http://www.moodys.com/>
- Standard & Poor’s <http://www.standardandpoors.com/>

The Northwestern Mutual Life Insurance Company, Milwaukee, WI (Northwestern Mutual), the nation's largest direct provider of individual life insurance, according to statistics compiled from A. M. Best data, has always received the highest available insurance financial strength ratings from Standard & Poor's, Fitch Ratings, A. M. Best and Moody’s. For 23 years, a FORTUNE magazine survey has named Northwestern Mutual “Most Admired” in its industry. The company has also been recognized as one of the “50 Best Companies to Sell For,” by *Selling Power* magazine (2005).

The company, its subsidiaries and affiliates are also providers of annuities, mutual funds, long-term care insurance, disability income insurance and employee benefit services to the group employee and executive markets. These products and services are distributed through the representatives of the Northwestern Mutual Financial Network.

Among Northwestern Mutual's affiliated companies are those that comprise the Russell Investment Group, which provide investment management and advisory services; Northwestern Mutual Investment Services, LLC (NMIS), a wholly-owned company of Northwestern Mutual, broker-dealer and member NASD and SIPC; and Northwestern Mutual Wealth Management Company, a wholly-owned company of Northwestern Mutual, limited purpose federal savings bank and a registered investment adviser which provides financial planning, investment management and trust services. A subsidiary, Northwestern Long Term Care Insurance Company, offers long-term care insurance.