



with
90life

- Protection is permanent*
- Premiums are level and payable to age 90 or until death, if sooner
- Dividends can increase your coverage or reduce your premium outlay – your choice
- Cash values may increase faster when dividends are used to purchase additional insurance
- Cash values are accessible and available via loans for emergency or opportunity

The Northwestern Mutual Life Insurance Company (Northwestern Mutual) has always received the best possible insurance financial strength ratings from all four major rating agencies.

*As long as premiums are paid.

personal *protection*

90 Life is a good choice when Death Benefit and Cash Value are of equal importance.

On the life of a breadwinner...

...it protects a family's standard of living.

On the life of a homemaker...

...it provides funds to replace lost household services and child care.

On the life of a child...

...with the Additional Purchase Benefit, it can guarantee insurability for years to come.

The cash value will be available via loans both for life's emergencies and life's opportunities. College educations may be financed, mortgages may be paid off earlier, and life during retirement may be made a little more comfortable.

business *concerns*

90 Life is an ideal product to provide security and value in business situations. Whether you are interested in providing benefits to your employees, or in insuring a few executives, 90 Life may fit the bill.

Deferred Compensation, Bonus, and Key Employee plans are often best funded with permanent, level premium products. One of the best vehicles for fulfilling Buy-Sell agreements and Split Dollar arrangements often turns out to be Northwestern Mutual's 90 Life product.



Whether you are interested in providing benefits to your employees, or in insuring a few executives, *90 life* may fit the bill.

90 LIFE SPECIFICATIONS

Features

- Guaranteed death benefit
- Guaranteed minimum cash value
- Participating, shares in company's divisible surplus
- Optional additional premiums and lump sums

Issue Ages

- Ages 0-80

Policy Sizes

Minimum amounts:

\$25,000

\$1,000 for ES-INS

Maximum amount:

Based on underwriting and insurable interest limits.

Death Proceeds

Original guaranteed face amount plus any paid-up additions. Any policy debt (outstanding loans and accrued interest) will be deducted from policy proceeds.

Premiums

Level premiums payable to age 90 or until death, if sooner.

Dividend Options*

- Purchase paid-up additions.
- Reduce premium payments.
- Accumulate at interest.
- Receive in cash.

**Dividends are not guaranteed.*

Non-forfeiture Options

- Automatic Premium Loan (APL) supported by the cash value.
- Remain in force as a reduced paid-up whole life plan.
- Remain in force for a limited period of time as extended term insurance.
- Cash surrender.

Policy Loans

- Most of the accumulated cash value is available for loan.
- Variable loan rate option.
- With “Direct Recognition,” the percentage of cash value borrowed affects amount of dividend credited.
- Any outstanding loan and accrued interest balances are deducted from the policy proceeds upon surrender or death.

In Arkansas, 90 Life policies will have 5%

Optional Policy Benefits*

Waiver of Premium	Ages	0-59
Indexed Protection	Ages	0-75
Additional Purchase	Ages	0-38

**Subject to underwriting and/or additional cost.*

Waiver of Premium Benefit

Disability before Age 60

Waives the payment of all premiums that come due during the total disability of the insured if the disability due to accident or sickness occurs on or before the policy anniversary nearest the insured’s 60th birthday. Premiums will only be waived due to presumptive disability if insured is under age 5.

Disability after Age 60

Waives the payment of all premiums that come due during the total disability of the insured and prior to the policy anniversary nearest the insured’s 65th birthday if the disability occurs after the policy anniversary nearest the insured’s 60th birthday.

Indexed Protection Benefit

Provides an increase in death benefit in years two through 10. The increase is based on the increase in the Consumer Price Index, and has a yearly cap of 8 percent.

Additional Purchase Benefit

Guarantees the right to buy more insurance without proof of insurability, subject to terms and conditions of the benefit.

This policy has exclusions. For costs and more complete information, contact your Northwestern Mutual Financial Network Representative.

Northwestern Mutual Financial Network is the marketing name for the sales and distribution arm of The Northwestern Mutual Life Insurance Company (NM) and its subsidiaries and affiliates.

To be used with Policy Form No. TT.WL.(0608)

Glossary of Insurance Terms

CASH VALUE

The amount of cash available to the owner when a policy is surrendered to the company. Most of the accumulated cash value is also available to policy-owners in the form of policy loans. Any policy loans plus accrued interest are deducted from the cash value in determining the cash surrender value.

DIVIDEND

A refund of premium. Illustrated dividends reflect current claim, expense and investment experience and are not estimates or guarantees of future results. The dividend scale is review annually by the Company’s Board of Trustees and is subject to change. Dividends are not guaranteed. Non-guaranteed values and benefits include dividends. Dividends earned on personal insurance are generally not considered taxable income until all dividends received exceed all premiums ever paid. Generally speaking, when used to purchase paid-up additional insurance, dividends never become taxable if the policy is held until death.

FACE AMOUNT

Original guaranteed death benefit.

MUTUALITY

Company organized and operated for the benefit and protection of its policyowners. A mutual company has no stockholders.

PARTICIPATING

Policies that are eligible to share in the distribution of dividends paid out of the divisible surplus of the company.

PREMIUM

The amount payable to the life insurance company for benefits provided under the plan.

Consult with your legal or tax advisor for specific tax advice.

The Northwestern Mutual
Life Insurance Company • Milwaukee, WI
www.northwesternmutual.com

29-4331-01 (0792) (REV 0508)

