

NORTHWESTERN MUTUAL'S

COMMITMENT TO PRIVACY

At Northwestern Mutual, your privacy is important to us. We want you to know that:

- We do not sell or rent to anyone the information you have entrusted to us;
- We do not share your personal information with nonaffiliated companies that want to market their products or services to you (except at your request or with your consent);
- We do not offer an opportunity for you to prevent or "opt-out of" information sharing since we only share personal information with others as allowed by law. For policies attaching the Accelerated Care Benefit ("HIPAA covered policies"), we do not share your personal information related to the Accelerated Care Benefit with nonaffiliated or affiliated companies that want to market their products and services to you; and
- You do not need to contact us to benefit from our privacy protections.

To help you understand how we protect your personal information, this notice describes our current privacy policy and practices. We will advise you of our privacy policy and practices as required by law.

OUR SECURITY STANDARDS

We have high security standards to keep the information we have about you safe. We maintain strict control over access to your information. The only employees who are permitted to access your information are those with a business need to know. Our standards to safeguard this type of information meet or exceed the requirements of federal and state law.

INFORMATION WE MAY COLLECT AND USE

So that we can provide our products and services to you, we must collect personal information. The type of information we collect depends on the products and services you are interested in and whether you are the proposed insured. For example, we may collect your name, address and telephone number. We may collect other information such as your health, financial and employment history. We also may collect information to confirm your identity.

We may gather information about you from sources such as:

- Applications or claim forms, and required medical exams or tests;
- Written, electronic, telephone and other communications from you;
- Medical providers, consumer reporting agencies and other companies with whom you do business;
- The client website outside accounts and/or document sharing features; and
- Your transactions with us and others, such as policy, payment and claim information.

We collect most information at the time of application or claim. However, we may need more information if you request a change to your contract or other service.

In some cases, we may use an insurance support organization or an investigative consumer agency to collect information that we need. They may keep a copy of their report to us. They may also share its contents with others for whom they perform such services. These disclosures are made only as allowed by law and with appropriate authorization from you.

CONFIDENTIALITY OF MEDICAL INFORMATION

You may have a special concern about the privacy of your medical information. We do not sell or rent to anyone your medical information; nor do we disclose it to others for marketing purposes. We only use and share personally identifiable medical information for the following purposes:

- to underwrite insurance;
- to administer your policy or claim; and
- for other purposes as allowed by law, such as in response to legal process.

For HIPAA covered policies, our separate Notice of Privacy Practices describes how we collect, use and share your protected health information. If you would like a copy of this notice, please contact our privacy official at The Northwestern Mutual Life Insurance Company, 720 E. Wisconsin Ave., Milwaukee, WI 53202, 414-665-6042.

INFORMATION WE MAY DISCLOSE

We work hard to protect the information we have about you, but sometimes it is necessary for us to share your information with others. We may share personal information we have about you as allowed by law. For example, we may share your information with third parties that perform services for us. In addition, your Northwestern Mutual financial representative,* and others assisting your financial representative, have access to the information that they need to provide service to you. For certain products, they may also use this information to advise you of other financial products and services offered by the Northwestern Mutual family of companies.

For certain products, we may work with outside firms to help us develop our marketing approaches. We may share with such firms certain identifying and non-medical transaction information, as described above. We also may share this type of information within the Northwestern Mutual family of companies. This helps us to provide you with better service. This also makes it possible for us to advise you of other financial products and services we offer to meet your needs. We may do this as allowed by law.

When we hire other parties to help us conduct our business, we require them to protect your personal information. Further, we do not permit them to use or share your personal information for any purpose other than the work they are doing on our behalf or as required by law.

We treat the information of our current and former customers in the same manner.

Generally, you have the right to review personal information we have about you. We may charge you for copies of records you request. We will not make available information we have collected in connection with or in anticipation of a claim or legal proceeding. If you believe that any of our records are not correct, you may notify us in writing of any corrections you believe should be made. If you have questions about accessing or correcting your information, please direct them to the address provided below.

This notice applies to The Northwestern Mutual Life Insurance Company and its financial representatives. The notice also applies to Northwestern Mutual Investment Services, LLC, which is a registered broker-dealer, and Northwestern Mutual Series Fund, Inc., which is a registered investment company, with respect to their activities of making available the variable contracts of Northwestern Mutual, and this notice applies to the following separate accounts of The Northwestern Mutual Life Insurance Company: Northwestern Mutual Variable Life Account, Northwestern Mutual Variable Life Account II, NML Variable Annuity Account A, NML Variable Annuity Account B, and NML Variable Annuity Account C. If you have a relationship with additional Northwestern Mutual affiliated companies, you may receive privacy notices from them.

* Northwestern Mutual financial representatives are individuals authorized to sell for The Northwestern Mutual Life Insurance Co.

Direct inquiries to:
Privacy Notice – Northwestern Mutual,
720 E. Wisconsin Avenue, Milwaukee, WI 53202