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Securities are offered through Northwestern Mutual Investment Services, LLC, 162 Fourth Avenue N., 3rd Floor, Nashville, TN 37219, (615) 742-8700 which is wholly owned by Northwestern Mutual and a member of the NASD and SIPC. Trades are executed, cleared and settled, and accounts are carried by Robert W. Baird & Co. Incorporated, member NYSE and SIPC. Securities products are offered and sold by prospectus only. For more complete information, including sales charges and expenses, please contact an authorized registered representative of NMIS for prospectus. Read the prospectus carefully before investing. There may be instances where financial representatives represent companies other than Northwestern Mutual or its affiliates. The products and services referenced are offered and sold only by appropriately appointed & licensed entities and Financial Representatives. Each Financial Representative represents one or more, but not necessarily all of the entities shown. Authorized for use by registered representatives of Northwestern Mutual Investment Services, LLC.

Strategic Employee Benefit Services, a nationwide marketing program of Northwestern Mutual, provides comprehensive employee benefits exclusively through the Northwestern Mutual Financial Network.

¹The Pruett Financial Group of Northwestern Mutual Financial Network served 46,603 clients as of 12.31.02.

²In 2002, the disability operation of The Pruett Financial Group of Northwestern Mutual Financial Network was the eighth highest producing disability operation in Northwestern Mutual, system wide, based on premium.

³As of 2.10.03, The Pruett Financial Group of Northwestern Mutual Financial Network had \$158 million in invested client assets with its broker/dealer, Northwestern Mutual Investment Services, LLC, a wholly owned company of Northwestern Mutual.

⁴Northwestern Mutual does not underwrite the insurance described in the group health insurance proposals.

⁵Strategic Employee Benefits Services served 1,184 in force business clients as of 2.1.03.

100-241-03

The Pruett Financial Group

Five offices to serve you:

Northwestern Mutual Financial Network - Nashville

Northwestern Mutual Financial Network - Murfreesboro

Northwestern Mutual Financial Network - Chattanooga

Northwestern Mutual Financial Network - Tri-Cities

Northwestern Mutual Financial Network - Knoxville

The Northwestern Mutual
Life Insurance Company • Milwaukee, WI
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(0903) (Not available for field order.)

 **Northwestern Mutual**
FINANCIAL NETWORK[®]

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The Pruett Financial Group

Financial Solutions for Businesses and Individuals

The Pruett Financial Group of Northwestern Mutual Financial Network offers a range of financial solutions to businesses and individuals in Middle and East Tennessee, Southwestern Virginia, and Northern Georgia.

- Life insurance
- Disability insurance
- Immediate and deferred annuities
- Investment products and services
- Employee and executive benefit programs
- Estate planning and business succession planning services
- Long-term care insurance

Executive Management



(Center) Chuck Pruett, Managing Partner of The Pruett Financial Group, with Managing Directors (Front row) David Knox, Nashville; Paul Fitzgerald, Chattanooga; (Back row) Shawn Kelley, Murfreesboro; Dwaan Black, Knoxville and Tri-Cities.

Our Professional Expertise

The Pruett Financial Group includes 90 full-time financial representatives, 42 management and administrative staff, and seven industry specialists who work closely with each of our clients to develop a customized plan to help meet long-term financial and/or business goals. Many of our financial representatives have earned professional designations, with 29 holding the Chartered Life Underwriter (CLU), 18 the Chartered Financial Consultant (ChFC), and 13 the Certified Financial Planner (CFP®) designations.

Five Offices To Serve You

Northwestern Mutual's Nashville operation was established in 1889 in downtown Nashville. Today, we serve more than 46,000¹ clients from our offices in downtown Nashville, Murfreesboro, Chattanooga, Knoxville and the Tri-Cities. Because we live and work in your community, we understand the issues you face and the local economy in which your business operates.

**The Black Financial Group
Northwestern Mutual Financial Network - Knoxville**
Dwaan Black, CFP®, CLU, ChFC, Managing Director
Central Park West
5516 Lonas Drive, Suite 200
Knoxville, TN 37909
(865) 251-5100
www.nmfn.com/knoxville

Northwestern Mutual Financial Network - Tri-Cities
Dwaan Black, CFP®, CLU, ChFC, Acting Managing Director
207 Mockingbird Lane, Suite 200
Johnson City, TN 37604
(423) 283-9545
www.nmfn.com/tricities

Northwestern Mutual Financial Network - Murfreesboro
Shawn F. Kelley, Managing Director
100 E. Vine Street, Suite 402
Murfreesboro, TN 37130
(615) 890-4835
www.nmfn.com/murfreesboro

Contact:

For more information, please contact your financial representative or the Northwestern Mutual Financial Network office in your community.

The Pruett Financial Group

Northwestern Mutual Financial Network - Nashville Office

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David A. Knox, CFP®, Managing Director
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Phone: (615) 742-8700 Fax: (615) 742-8799
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Northwestern Mutual Financial Network - Chattanooga

Paul W. Fitzgerald, CLU, ChFC, Managing Director
Republic Centre
633 Chestnut Street, Suite 820
Chattanooga, TN 37450
(423) 490-3000
www.nmfn.com/chattanooga

Our Network of Specialists

Our financial representatives are backed by a team of experienced specialists and client services professionals who focus exclusively on specific financial or insurance services. We draw on their expertise to help explore all of the available options and identify those that best meet your needs.

Disability Insurance for Individuals & Businesses

We work with you to assess your disability insurance needs and develop customized plans for individuals, business owners/executives and employee benefit programs. Our disability operation, directed by Don Hurwitz, has received top honors from Northwestern Mutual, ranking in the Top 10 of disability operations, system wide.²



Donald S. (Don) Hurwitz, III CLU
Disability Income Specialist

- Holds the Chartered Life Underwriter designation
- 20 years of experience in the design, implementation and service of individual and business disability plans – public companies included
- Expertise includes individual and group disability income coverage and business disability coverage for overhead expenses, buy-out agreements or key persons
- Chairperson of Northwestern Mutual Financial Network National Disability Income Advisory Committee (1999-2001)
- B.A., Vanderbilt University

Investment Services

Our clients have placed more than \$150 million³ in invested assets, and our investment operation has grown within three years to rank in the top 15% of Northwestern Mutual Investment Services (NMIS) operations, nationwide. We provide objective advice on investment products to help you build your portfolio.



Arthur Michael (Mike) Mayernick, II CFP®
Investment Specialist

- Holds the Certified Financial Planner® designation
- 12 years of financial management experience
- Experienced in all areas of financial services, including retirement, estate, personal and business planning
- A registered representative of Northwestern Mutual Investment Services (NMIS)
- B.S. in Business/Finance, Belmont University

Estate Planning & Business Succession Planning

Our estate planning services are headed by one of the most experienced Northwestern Mutual estate planning specialists in the country. He works with you to identify your individual estate planning goals or business succession needs and develops appropriate strategies to achieve them.



Charles R. (Chuck) Boyd, CLU
Estate Planning Specialist

- Holds the Chartered Life Underwriter designation
- Over 30 years experience in estate planning and business succession planning
- Specialized expertise in family business planning
- B.A., Vanderbilt University

Employee & Executive Benefit Programs

Our employee benefits operation, called Strategic Employee Benefit Services, participates in a nationwide program which provides comprehensive employee benefit services exclusively through the Northwestern Mutual Financial Network.⁴ We serve more than 1,100 businesses in Tennessee, ranging in size from small companies with one employee to large corporations.⁵ And, we represent the major health insurance carriers, including Blue Cross/Blue Shield, HealthSpring, Humana, Principal and United HealthCare.



Joanne E. Denise
Employee Benefit Specialist

- More than 15 years of experience evaluating and implementing health care benefit plans for Northwestern Mutual Financial Network
- Legislative Chairperson, National Association of Health Underwriters, since 1995
- 2001 Chair, Legislative Committee, Tennessee National Association of Insurance & Financial Advisors
- B.Ed., University of New Brunswick, Canada



Michael J. (Mike) Wood
Employee Benefit Specialist

- 23 years of employee benefit planning experience
- Expertise includes health care, long-term care and pension planning
- Skilled in small business needs assessment and benefit plan design and implementation
- B.S., Drake University, Des Moines, Iowa



Beth M. Beam, RHU
Employee Benefit Specialist

- 25 years of employee benefit insurance experience
- Founding member and president, National Association of Health Underwriters, Knoxville Chapter
- Holds Registered Health Underwriters designation
- Studied business at University of Tennessee



Kenneth L. (Ken) Rideout
Employee Benefit Specialist

- 11 years of experience in employee benefits and financial services
- Expertise includes large and small group benefit plans including medical, disability, group life and long term care coverage
- Offers 401(k), pension and other retirement plans as a registered representative of NMIS
- B.S. in Accounting and Business Administration, University of North Alabama