

# Why Northwestern Mutual?

Facts for 2019

## What we do |

For more than 160 years, Northwestern Mutual has been helping families and businesses achieve financial security.

Through a distinctive, whole-picture planning approach, we empower our clients to make the most of every single day and plan for important moments in their future. We combine the expertise of our financial professionals with a personalized digital experience and industry-leading products to help our clients navigate their financial lives today.

### Your plans, our planning services.

- Insurance
- Retirement planning
- Investment services
- College savings
- Wealth management services
- Estate planning
- Long-term care
- Business services

## Profile |

Chairman, President & CEO:  
John E. Schlifske

Revenue: \$28.5 billion

Fortune 500 rank: No. 104

Employees: 5,900+

Financial professionals: 9,000+

Headquarters: Milwaukee, Wis.



### Fortune's® 2019 World's Most Admired Companies

#1 among life insurers for "Financial Soundness" and "Use of Corporate Assets."

### Unsurpassed Financial Strength<sup>1</sup>

with total company assets of  
\$272 billion

<b>Aaa</b> HIGHEST Moody's Investors Service	<b>A++</b> HIGHEST A.M. Best Company	<b>AAA</b> HIGHEST Fitch Ratings	<b>AA+</b> SECOND HIGHEST S&P Global Ratings
--	--	--	--



96%

of policyowners stay  
year after year<sup>2</sup>

Financial Advisor magazine and  
Financial Planning magazine<sup>3</sup>



Independent Broker-Dealer  
Measured by 2017 total revenues

Wealth Management  
**\$128 billion**  
Client investment assets under  
management



Largest direct provider  
of individual life  
insurance in the U.S.<sup>4</sup>



Total clients  
**4.5+ million**



Industry leader in total dividend payout  
**\$5.6 billion**<sup>5,6</sup>

Figures as of December 31, 2018, unless otherwise noted.

<sup>1</sup> Among U.S. life insurers. Ratings are for The Northwestern Mutual Life Insurance Company and Northwestern Long Term Care Insurance Company, as of the most recent review and report by each rating agency. Ratings as of: 09/18 (Moody's Investors Service), 04/18 (A.M. Best Company), 12/18 (Fitch Ratings), 06/18 (S&P Global Ratings). Ratings are subject to change.

<sup>2</sup> Loyalty is based on Northwestern Mutual client data.

<sup>3</sup> Ranking for Northwestern Mutual Investment Services, LLC. Source: *Financial Advisor magazine*, May 2018, and *Financial Planning magazine*, June 2018.

<sup>4</sup> U.S. rank based on direct premiums written. Source: S&P Global Market Intelligence. Prepared and calculated by Northwestern Mutual.

<sup>5</sup> Decisions with respect to the determination and allocation of divisible surplus 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.

<sup>6</sup> Expected 2019 total dividend payout.

## Who we are |

Northwestern Mutual is a Fortune 500 company that provides a wide range of financial services to more than 4.5 million people.

In 1857, we began as a Wisconsin-based insurance company, a “mutual” established for the benefit of its policyowners. Today, we’re one of America’s premier companies, and we’re still a mutual with a unique culture deeply dedicated to helping people achieve financial security.

### What sets us apart

- Run for policyowners, not Wall Street
- Personal guidance from financial professionals and a robust digital experience
- Unsurpassed financial strength
- Long-term perspective
- Low-cost leader<sup>7</sup>



Life insurance protection in force

**\$1.8 trillion<sup>8</sup>**  
for 3.9 million people

2018 insurance claims paid

**\$4.8 billion**

Life claims: \$4.1 billion  
Disability claims: \$603 million  
Long-term care claims: \$84 million

**No. 1** In Disability Income Insurance<sup>8,9</sup>

585,000 individuals  
320,708 business owners  
and employees

**No. 3** In Individual Long-term Care Insurance<sup>8,9</sup>

238,000 individuals

Annuities

**\$28.8 billion**

in assets in 413,000 client contracts



NM Future Ventures

Funds allocated to innovation investment

**\$50+ million**



Giving back through  
Northwestern Mutual Foundation

**\$353+ million<sup>10</sup>**

Children’s cancer  
research funded

**240,000+ hours<sup>10</sup>**

<sup>7</sup> According to Fitch Ratings’ 2018 report, which stated “NM is known as a lower-cost competitor in the life insurance industry. Among its mutual rated peers, the company had the lowest unit cost for 2015-2017.”

<sup>8</sup> Source: S&P Global Market Intelligence. Prepared and calculated by Northwestern Mutual.

<sup>9</sup> U.S. rank based on direct premiums earned. Disability income insurance rank reflects Individual Business, Long-Term category (benefit periods longer than two years). Long-term care insurance rank reflects Individual Long-Term Care Insurance category. Rankings are as of 2017.

<sup>10</sup> Figures are cumulative totals.

Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company (NM), Milwaukee, WI (life and disability insurance, annuities, and life insurance with long-term care benefits) and its subsidiaries.

Connect with us:

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

