PLANNING EXPERTISE

CREATING FINANCIAL SECURITY FOR CLIENTS

By leveraging exclusive access to Northwestern Mutual's comprehensive planning process and product solutions, financial representatives are empowered to play a central role in delivering financial security to clients every day. Financial representatives understand that every client is unique and that a personalized plan to address needs and goals at every life stage creates the basis for a true partnership. This conscientious dedication helps Northwestern Mutual create consistent client loyalty that contributes to an outstanding expense ratio,[1] favorable claims experience, and an investment portfolio focused on the long term. Considering Northwestern Mutual's exceptional client loyalty,[2] and that our average policy has been inforce for 40 years, it is clear how our policyowners feel about their company.

The lifelong relationships representatives build with clients are a testimony to our ongoing commitment to doing what's best for our clients. Representative expertise and integrity, backed by our needs-based approach to planning, offers a unique and powerful experience. It's no wonder clients often consider Northwestern Mutual representatives as their most trusted advisors.

DELIVERING LONG-TERM VALUE

NORTHWESTERN MUTUAL	⟷	FINANCIAL REPRESENTATIVE	⟷	CLIENT
• Provides the right solutions to help clients achieve financial security over a lifetime • Focused on maintaining financial strength • Committed to an exclusive distribution system	Partnership	• Provides a comprehensive financial security plan • Exclusive access to Northwestern Mutual products and solutions • Deliver on our mutual principles — clients come first • Highly credentialed	Integrated Planning and Products Trusted Life-Long Relationships	• Benefits from a comprehensive planning approach • Can achieve financial security through planning and products • Receives expert guidance to help achieve lifelong financial security

Northwestern Mutual®

FINANCIAL SECURITY THROUGH PLANNING

Today, more than ever, clients are relying on us to address a broad range of needs. On their road to financial security, they are looking for us to help them evaluate their options, make product recommendations based on their unique circumstances, and ensure the experience is relevant to their specific needs. And they do not want us to do this just once. They want ongoing engagement, accountability to progress, and updates as things change. Clients want a plan for life.

Helping clients meet their life goals and objectives isn't new – Northwestern Mutual has been an industry leader for much of our nearly 160-year history.

By following Northwestern Mutual's planning philosophy, financial representatives are empowered to meet the sophisticated needs of today's clients. In fact, our unique blend of planning tools and resources elevates our exclusive field force into exactly what clients seek the most: trusted partners who are committed to helping them achieve their financial goals and dreams at every life stage.

A CONSISTENT PROCESS

We engage clients in a consistent process that leverages the eight pillars of planning to create a written blueprint that makes goals tangible and provides solutions that fit within a budget; resulting in a personalized plan that can be continually updated as life progresses. This plan becomes a critical component when answering one of life's most difficult questions: "Am I going to be OK financially?"

[1] Northwestern Mutual's expense ratio is nearly 30% less than the industry average. Source: SNL Financial. Prepared and calculated by The Northwestern Mutual Life Insurance Company, Milwaukee, WI.

[2] Northwestern Mutual's persistency is 95%, among the highest in the industry. Source: SNL Financial.

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