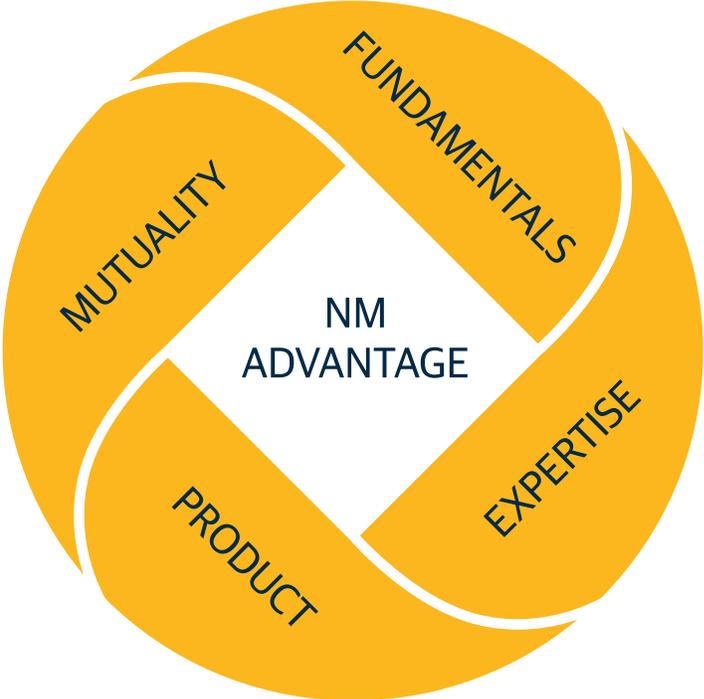


THE NORTHWESTERN MUTUAL ADVANTAGE

By putting the needs of clients first, Northwestern Mutual helps people achieve financial security. Our mutual structure and values, along with our comprehensive financial planning process, quality products, consistent financial strength, prudent yet productive investment practices, and enduring client relationships, set us apart.

The following four attributes, each representing Northwestern Mutual's commitment to the highest standard of excellence, allow Northwestern Mutual to maintain a powerful competitive distinction.



COMMITMENT TO MUTUALITY

Our commitment to mutuality means we are owned by our policyholders—not shareholders—and guarantees that we will always focus on a disciplined investment philosophy and business model that does not compromise in order to meet short-term demands of shareholders. This means we have never been obliged to shareholders and have a long, rich history of doing the right thing for our clients—our policyowners. We continue to remain focused on our core philosophy that ensures our clients receive the greatest long-term value.

MANAGING THE FUNDAMENTALS

For nearly 160 years we have been disciplined in our focus on expertly managing the fundamentals such as expenses, claims and investment performance. In doing so, we have been well positioned, in any economic environment, to empower clients to minimize risks and help them achieve financial security. This disciplined management has consistently been rewarded with industry-leading financial strength¹ and exceptional client loyalty.**

OUR PRODUCT PHILOSOPHY

Northwestern Mutual stays true to an essential belief that every client, new and existing, is treated equitably and receives the highest quality solutions at the lowest possible cost the company can offer. We insist that each product line is self-sustaining; instead of gimmicks, we rely on a suite of investment and insurance product solutions anchored within a unique and comprehensive planning process.

EXPERTISE AND EXCLUSIVITY

As members of Northwestern Mutual's exclusive field force, our financial representatives have a very direct and positive impact on all aspects of Northwestern Mutual's business, ensuring a quality and meaningful experience for our clients. Our well-trained representatives and advisors—among the highest credentialed in the industry—are critical to achieving our commitment to mutuality, managing the fundamentals and product philosophy. As they engage clients in our comprehensive planning process, they help clients achieve financial security with a personalized plan, using our world class products and services, for all stages of clients' lives.

¹ Highest financial strength ratings awarded to any life insurer by all four of the major credit rating agencies. Ratings subject to change. A.M. Best company A++ (highest), 04/2014; Fitch ratings AAA (highest), 12/2013; Moody's Investors Service Aaa (highest), 12/2013; Standard & Poors AA+ (second highest), 6/2013.

**Northwestern Mutual's persistency is 95%. Among the highest in the industry. Source: SNL Financial.

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