

FACTS FOR 2015

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| <p>Our Business</p> | <p>For nearly 160 years, The Northwestern Mutual Life Insurance Company (Northwestern Mutual) has helped policyowners and clients achieve financial security. The company offers a holistic approach to combining insurance and investment solutions. For over 45 years, Northwestern Mutual has provided world-class disability insurance products.</p> <p>Disability insurance plays a key role in providing the foundation for financial security by protecting individuals and businesses from the financial risks associated with the insured becoming disabled. While some companies have abandoned the marketplace or merged with other companies, Northwestern Mutual's disability insurance product has been a model of stability and strength.</p> |
| <p>Purpose</p> | <p>As a mutual company, Northwestern Mutual exists for the benefit of policyowners and clients. Participating policyowners may share in the financial results of the company through dividends.</p> |
| <p>Financial Strength</p> | <p>Northwestern Mutual's financial strength ratings are unsurpassed in the industry.¹</p> <ul style="list-style-type: none"> • A.M. Best Company A++ (highest) • Standard & Poor's AA+ (second highest) • Fitch Ratings AAA (highest) • Moody's Investors Service Aaa (highest) |
| <p>Industry Leader</p> | <ul style="list-style-type: none"> • Ranks first in the amount of dividends paid to individual disability income insurance policyowners (\$299 million in 2014)² • Ranks second in market share, based on new individual disability income sales³ • Offers the "medical occupation definition" of total disability, the only definition in the industry designed specifically for physicians and dentists with their input, giving them the flexibility to protect their most important duties: those tied to patient care |
| <p>Results</p> | <ul style="list-style-type: none"> • Paid out over \$2.3 billion in individual disability income insurance dividends² since the product line was introduced in 1969 • More than \$537 million of disability insurance benefits paid in 2014 • Over 497,000 policyowners with more than 746,000 policies in force • 12,000 Group Disability policies insuring more than 172,000 individuals with a total annual premium of \$112 million • The company expects to pay \$320 million in dividends to disability income insurance policyowners in 2015 |
| <p>Products & Services</p> | <p>Whether clients seek personal financial security or financial security for their business, Northwestern Mutual offers comprehensive disability insurance solutions based on a full array of disability insurance products and services, including:</p> <ul style="list-style-type: none"> • Individual disability income coverage • Group disability income coverage • Interim term coverage • Disability overhead expense coverage • Disability buy-out coverage • Key person disability coverage |

For further information on Northwestern Mutual disability income insurance, The Northwestern Mutual Life Insurance Company, or to find a Northwestern Mutual representative near you, please visit our website, www.northwesternmutual.com.

¹ Ratings are for Northwestern Mutual Life Insurance Company and Northwestern Long Term Care Insurance Company, as of the most recent review and report by each rating agency. Northwestern Mutual's ratings: Moody's Investors Service Aaa (highest), 8/2015; A.M. Best Company A++ (highest), 5/2015; Fitch Ratings AAA (highest), 6/2015; Standard & Poor's AA+ (second highest), 5/2015. Ratings are subject to change.

² Based on 2014 annual financial results. Dividends represent the allocation of divisible surplus to eligible policyowners. Neither the existence nor the amount of a dividend is guaranteed. Dividends are determined annually at the discretion of the company's Board of Trustees.

³ Based on 2014 industry data supplied by LIMRA.

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.

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