Northwestern Mutual®

A better way to money™ starts here.

Let's grow your money and protect it with a plan designed just for you.

LET'S MAKE THE MOST OF YOUR MONEY.

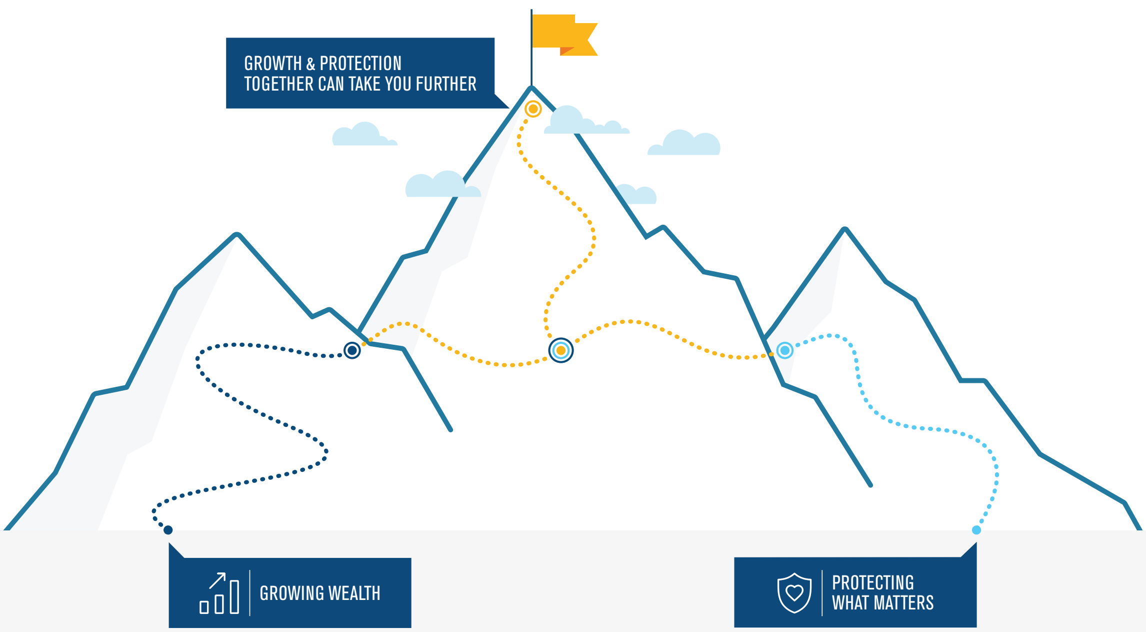
You can—with a better approach to planning.

There's the everyday, and there's the special stuff. Let's plan for it all—that memorable holiday, the ideal school, your first (or second) home, your own business and even early retirement.

Your financial plan is designed for your life and priorities. As they change over time, your advisor will work with you to shift strategies to stay on track to what matters most. Do more and worry less along the way.

By asking deeper questions and listening closely, we'll help you get to where you want to be. Our unique approach uses a comprehensive range of financial options designed to reinforce each other. It's an approach that independent research has shown can lead to better long-term financial outcomes.[1]

Watch your money take you further. Let's partner to both grow it and use it to protect everything you've worked so hard for.



[1] In 2021, EY released research that studied hypothetical planning strategies that included investments, life insurance and annuities against an investment-only strategy. EY found that the majority of the strategies integrating life insurance and/or annuities produce higher retirement income and legacy. The full EY Research paper details the important assumptions and methodology used in the research.

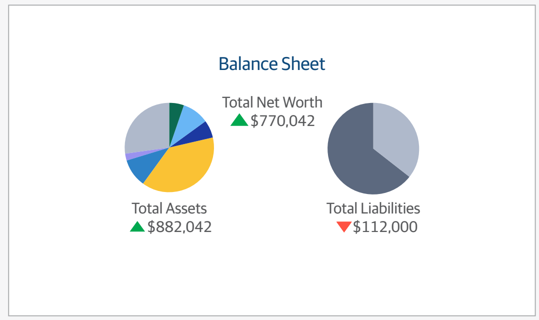
No investment strategy can guarantee a profit or protect against loss. All investments carry some level of risk.

WHAT YOUR PLAN LOOKS LIKE

Your Northwestern Mutual financial plan is designed specifically around your needs and no one else's. Unique as you are, it's built to flex as your life and priorities change. And it's digital, so you can check in on your plan and track how you're doing over time, anytime. With your personalized plan, we'll look at:

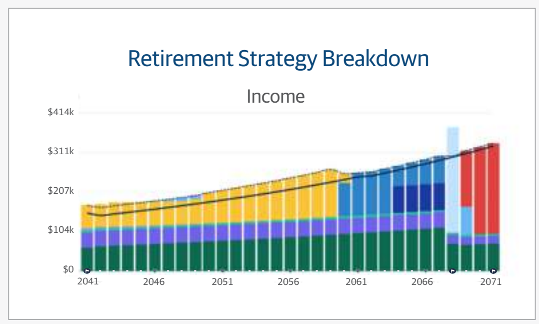
1 Where you are now

Wherever you are today is precisely where we start. With a comprehensive view of your financial picture, you can see exactly where you stand at the moment—and we can help you make the right moves with your money.



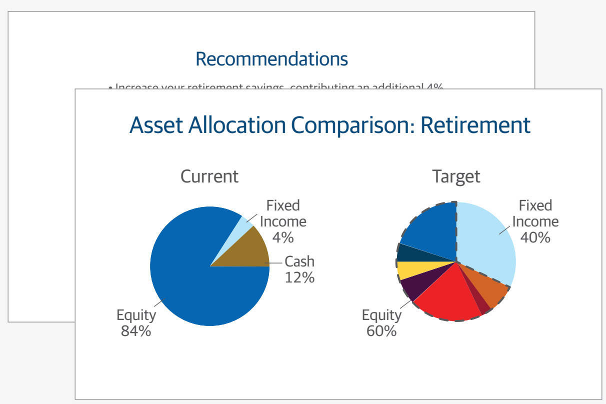
2 Where you want to go

Regardless of what's next for you, together we will look at your goals, what's working and any blind spots or opportunities that have been overlooked.



3 Personalized solutions to take you there

Each recommendation—which could include investments for growth, insurance for protection and annuities for retirement income—is designed to reinforce each other so your plan can work its hardest for you.



All of your finances in one place

Your Northwestern Mutual online account is available 24/7 and accessible on any device, so you can connect your accounts to track your cash flow, savings and investments. You can also access digital tools like our retirement and insurance calculators, securely share documents with your advisor through the site or mobile app, and get insights and articles tailored to your goals.

IT'S ABOUT MORE THAN YOUR MONEY.

Let's work together to achieve your goals.

Manage debt.

Breathe easier when you reduce debt from credit cards, student loans, a mortgage and more.

Protect what matters.

Protect loved ones and your income from the unexpected with a comprehensive plan unlike anyone else's.

Grow your money.

Grow your money with an advisor who will listen closely and partner with you. Whether you're just starting out or ready for specialized wealth management, your advisor has the expertise to help get you where you want to be.

Save for education.

You'll be guided through savings opportunities—such as a 529 plan and others—to make sure you're prepared for your children's academic futures, giving them greater freedom to choose their path to success as tuition costs rise.

Live well in retirement.

Your advisor will leverage their expertise to help you maximize your savings while securing income for life, with options like 401(k)s, IRAs and annuities. They can also show you how whole life insurance can help reinforce your investments with protection and guaranteed growth.[2] Plus, long-term care planning can give you more options to maintain the lifestyle you've earned.

Plan your estate.

Be sure your legacy plans are honored with an advisor who will partner with other professionals (like attorneys and tax specialists) on things like setting up trusts for your kids, planning for tax efficiencies, directing charitable donations and protecting your estate.

Build a business.

Whether you want to start a business or grow the one you have, we offer financial options designed to meet your needs, from risk management and employee benefits to succession and beyond. We can also coordinate the plan for your business with the plan for you and your family.

WHAT YOU GET WHEN YOU WORK WITH US

An experienced advisor and a personalized plan—all backed by the unsurpassed financial strength of Northwestern Mutual

An expert partner

We're ready to hear what's important to you—now and years from now—to reveal blind spots and opportunities that often go overlooked, especially when your goals change. That's a better way to money.

A plan that's uniquely yours

Balance your current and future priorities with a plan unlike anyone else's. It's built around the things that make you one of a kind and designed to help you make better decisions and track your progress at every step.

Exclusive solutions designed for better outcomes

You can expect an exclusive portfolio of financial solutions tailored to you. In fact, 80% of our comprehensive clients reported worrying less and enjoying their lives more comfortably.[3]

THE NORTHWESTERN MUTUAL DIFFERENCE

Better conversations. Better solutions. Better outcomes.

As a mutual company, doing well is mutual. For over 165 years we've been doing just that—helping our clients succeed. And we're good at it. We lead the industry in giving back to our policyholders—issuing dividends every year since 1872.[4]

Unsurpassed financial strength[5]

Aaa	A++	AAA	AA+
HIGHEST	HIGHEST	HIGHEST	HIGHEST AVAILABLE
Moody's Investors Service	A.M. Best Company	Fitch Ratings	S&P Global Ratings

$359B
In total company assets[6]

$281B
In client investment assets held or managed[7]

No. 1
Largest direct provider of individual life insurance in the U.S.[8]

Let's start planning. Talk to your Northwestern Mutual financial professional today.

Northwestern Mutual is helping to speed up the search for a cure to childhood cancer and to support families battling the disease. Learn more about how we're helping at NMFoundation.com.

Northwestern Mutual®

[2] A client must have a need for the death benefit at the time life insurance is purchased. Using cash values to supplement retirement income will reduce benefits and may affect other aspects of the plan.

[3] Hal E. Hershfield, Assessing the Value of a Holistic Advisor (2024). In Hal Hershfield's research a comprehensive approach to planning means a client has Permanent Life Insurance, either investments or annuities, and a recent financial plan.

[4] Dividends are reviewed annually and not guaranteed.

[5] 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 11/23 (Moody's Investors Service), 08/23 (A.M. Best Company), 08/23 (Fitch Ratings), 05/23 (S&P Global Ratings). Ratings are subject to change.

[6] Figures as of or for the year ended December 31, 2023, unless otherwise noted.

[7] Combined client assets of Northwestern Mutual Investment Services, LLC (NMIS) and Northwestern Mutual Wealth Management Company (NMWMC). The advisory programs offered by NMWMC are in conjunction with brokerage services from NMWMC's affiliate, NMIS. NMIS is a wholly owned subsidiary of Northwestern Mutual.

[8] Latest U.S. rank as of 2022 based on direct premiums written. Source: S&P Capital IQ Pro. Prepared and calculated by Northwestern Mutual.