

# Why Northwestern Mutual?

## Facts for 2018

### 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 to help our clients navigate their financial lives every day.

### Insurance for security

- Life insurance
- Disability income and long-term care insurance
- Annuities

### Investments for growth

- Brokerage and advisory services
- Trust services
- Discretionary portfolio management solutions

### Profile |

Chairman & CEO: John E. Schlifske

Revenue: \$28.1 billion

Fortune 500 rank: No. 104

Employees: 5,600+

Financial professionals: 9,000+

Headquarters: Milwaukee



**FORTUNE'S® 2018  
WORLD'S MOST  
ADMIRED**

Life insurance companies



**96%**

of policyowners stay  
year after year

*Financial Advisor* magazine and  
*Financial Planning* magazine<sup>2</sup>



**INDEPENDENT  
BROKER-DEALER**

Measured by 2017 total revenues

**WEALTH MANAGEMENT**

**\$132 billion<sup>3</sup>**

Client investment assets under  
management



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



Total clients

**4.5+ million**



Expected 2018 dividend payout

**\$5.3 billion<sup>5</sup>**

<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
--	---	--	--

Figures as of December 31, 2017, unless otherwise noted.

<sup>1</sup> 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: 01/18 (Moody's Investors Service), 04/18 (A.M. Best Company), 07/17 (Fitch Ratings), 06/17 (S&P Global Ratings). Ratings are subject to change.

<sup>2</sup> Ranking for Northwestern Mutual Investment Services, LLC. Source: *Financial Advisor* magazine, May 2018, and *Financial Planning* magazine, June 2018.

<sup>3</sup> As of June 30, 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.

## 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>6</sup>



Life insurance protection in force

**\$1.7 trillion<sup>7</sup>**  
for 3.9 million people

2017 insurance claims paid

**\$4.6 billion**

Life claims: \$4 billion  
Disability claims: \$557 million  
Long-term care claims: \$59 million

**No. 1** IN DISABILITY INCOME INSURANCE<sup>7,8</sup>

564,000 individuals  
181,000 business owners  
and employees

**No. 4** IN LONG-TERM CARE INSURANCE<sup>7,8</sup>

233,000 individuals

Annuities

**\$29.8 billion**

in assets in 412,000 client contracts



NM Future Ventures  
investments in innovation startups

**\$50+ million**



Giving back through  
Northwestern Mutual Foundation

**\$320+ million**

Children’s cancer  
research funded  
**200,000+ hours**

<sup>6</sup> According to Fitch Ratings’ 2017 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 the 2014-2016 period.”

<sup>7</sup> Source: S&P Global Market Intelligence. Prepared and calculated by Northwestern Mutual.

<sup>8</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).

Connect with us:

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

