

Why Choose The Northwestern Mutual Life Insurance Company?

Stability

We are one of the most respected companies in operation today, an honor earned by providing excellence in financial services for more than 150 years.

Strength

We have consistently maintained the best possible insurance financial strength ratings from all four major rating agencies.

Teamwork

Our representatives and specialists will work with you and your advisors to explore, prioritize and address your employee benefits, risk management and business succession needs.

Solutions

We offer the products and services necessary to implement your strategy and to help build a foundation of financial security.

Product availability is subject to state approval.

The Northwestern Mutual Life Insurance Company (NM), Milwaukee, WI (life insurance, disability income insurance and annuities).

Northwestern Long Term Care Insurance Company, Milwaukee, WI (long-term care insurance) is a subsidiary of NM.

Securities offered through Northwestern Mutual Investment Services, LLC (NMIS), subsidiary of NM, broker-dealer, member FINRA and SIPC.

The products and services referenced are offered and sold only through appropriately appointed and licensed Representatives.



Employers • Executives • Employees

Exceptional *people*
create exceptional *business*

The Northwestern Mutual
Life Insurance Company, Milwaukee, WI
www.northwesternmutual.com
73-0041 (1.106) (REV 0811)

 Northwestern Mutual®

 Northwestern Mutual®

Employers and employees *need each other.*

Employers and employees, effectively working together, drive the creations and innovations that allow us, our economy and our society to grow.

Success depends on having the right fit between the employer's vision and the employees' capabilities.

An effective benefits strategy can help create that fit because it can attract, reward and retain exceptional people who possess the required knowledge, expertise and skills.

It should also address the unique contributions that owners, executives and key employees make to the success of the enterprise.

It should help foster a culture in which exceptional people work together to create exceptional business.

Is your benefits strategy
doing everything it should?

We understand the challenges.

We understand the solutions.

We want to understand you and your business to see how we can help.

The Challenges

For Owners

All owners will leave their businesses one day.

Whether the departure is due to retirement, disability or death, the means to continue the business must be ensured.

For Executives & Key Employees

Executives and key employees, given their unique expertise and skills, should be provided additional benefits to recognize and reward their contributions.

Owners should also protect the business from the loss of an executive or a key employee due to death or disability.

For All Employees

All employees need to protect their families, their incomes and their assets with a foundation of insurance.

Everyone also needs to save for retirement, that time when we're able to choose a different path and explore new opportunities.

The Solutions

Enhanced Benefits

- Disability Overhead Expense Coverage
- Life and Disability Insurance as Collateral for Business Loans
- Life and Disability Insurance Funding for Buy-Sell Agreement

Additional Benefits

- Bonus Plan
- Non-Qualified Deferred Compensation Plan
- Split-Dollar Endorsement Plan
- Disability Wage Continuation Plan
- Key Person Life and Disability Protection
- Employer-Paid Long-Term Care Insurance

Traditional Benefits

- Medical, Dental and Vision Insurance*
- Group Life Insurance*
- Disability Income Insurance
- Long-Term Care Insurance
- Retirement Plan Options

* Offered through Strategic Employee Benefit Services™, a nationwide program providing employee benefit services exclusively through Northwestern Mutual Representatives.

The Strategy

Owners

Create the vision and the strategy for the business' long-term success.

Executives & Key Employees

Make extraordinary contributions to management, sales, manufacturing, distribution, service and customer loyalty.

All Employees

Support the vision and strategy upon which the business operates.

Northwestern Mutual's representatives and specialists will work with you and your advisors to explore, prioritize and address your business challenges . . . at all levels of your organization.