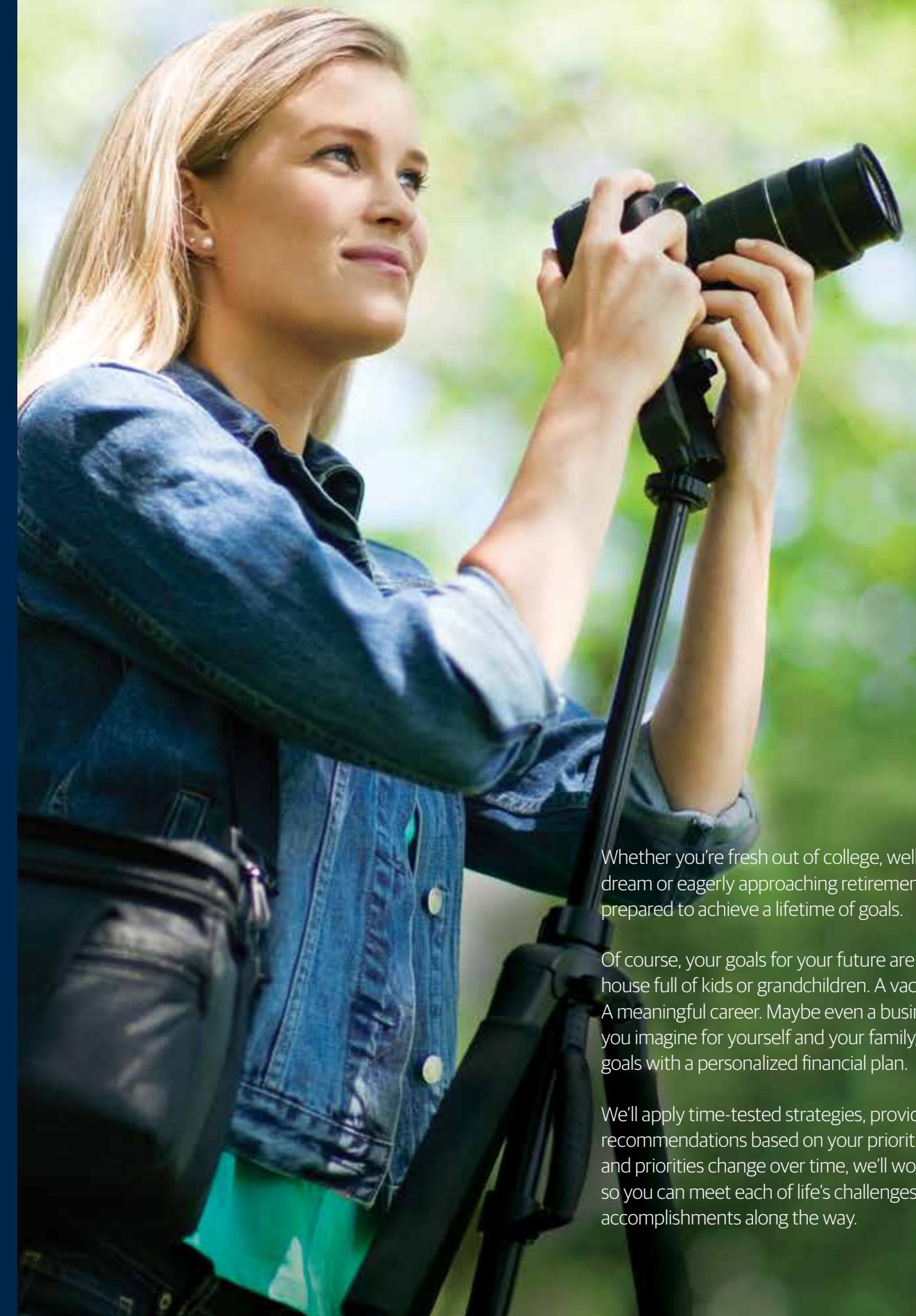


PLAN WISELY. LIVE CONFIDENTLY.

CREATE A LIFETIME OF FINANCIAL SECURITY.



LIVE THE LIFE YOU ENVISION



Whether you're fresh out of college, well on your way to living your dream or eagerly approaching retirement, make sure you're financially prepared to achieve a lifetime of goals.

Of course, your goals for your future are unique. You may envision a house full of kids or grandchildren. A vacation home in the mountains. A meaningful career. Maybe even a business of your own. Whatever you imagine for yourself and your family, let us help you reach your goals with a personalized financial plan.

We'll apply time-tested strategies, provide expert advice and make recommendations based on your priorities. And as your circumstances and priorities change over time, we'll work with you to revise your plan so you can meet each of life's challenges head-on and celebrate your accomplishments along the way.

PLAN FOR LIFE

CELEBRATE THE MILESTONES
ALONG YOUR UNIQUE JOURNEY

GETTING STARTED

You've launched your career. You've got big dreams. Lofty goals. You need to ensure you can achieve them. By taking the first steps now, you'll be setting yourself up for a lifetime of financial security.

CREATING YOUR VISION

As you embark on life, the picture of your ideal future is coming into focus—a job in the city, a house full of kids, maybe a startup business of your own. Make sure you have a financial plan in place that can make today's vision tomorrow's reality.

REFINING YOUR GOALS

As your wealth and your family grow, evaluate your financial plan. Make certain it's designed to meet your changing priorities so you can protect the financial well-being of your family and your ability to reach your goals.

BALANCING PRIORITIES

If you're like many people, the "nest" may never be empty. And while you may be supporting a business, helping your children become established or caring for aging family members, make sure it's also a priority to meet your own goals for retirement.

APPROACHING RETIREMENT

As you zero in on retirement, know that it's never too late to improve your financial situation. We'll share strategies you can use to make the most of what you're bringing to the table.

ENSURING YOUR MONEY LASTS

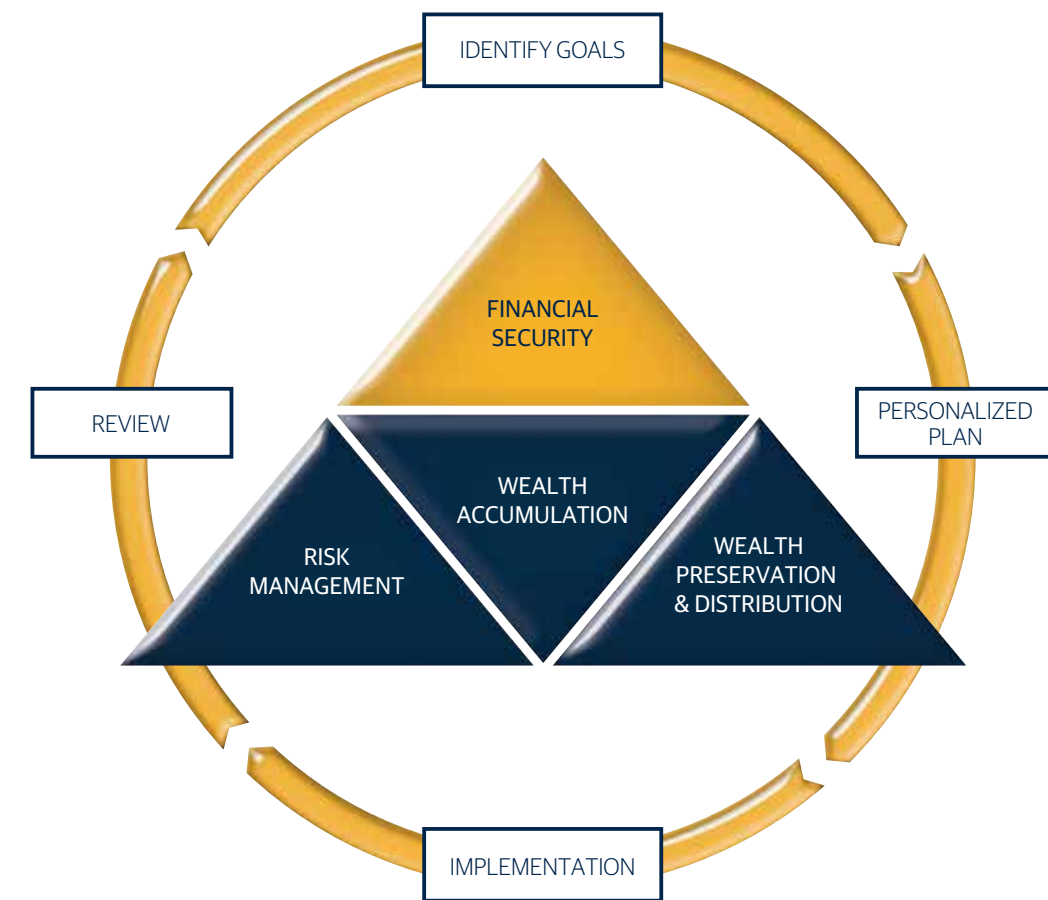
The strategies you use to accumulate your nest egg aren't the same ones you'll need to make sure your money lasts a lifetime. Take steps to maximize your income so you can be free to live the life you envision in retirement.

We'll help to ensure your financial plan meets your needs—and the needs of those you love—throughout life.

DESIGN YOUR STRATEGY



CREATE YOUR FINANCIAL FUTURE ON OUR SOLID FOUNDATION



WE'LL WORK WITH YOU TO:

1. IDENTIFY YOUR GOALS

First, we'll make sure we understand what's important to you and your loved ones, where you are today and where you want to be in the future.

2. DEVELOP YOUR PERSONALIZED PLAN

We'll analyze your financial situation and develop recommendations that can help you and your family achieve financial security.

3. IMPLEMENT YOUR STRATEGIES

We'll bring your financial plan to life with quality products and solutions.

4. REVIEW YOUR PLAN

Throughout life, even small changes can impact your financial plan. We'll help you adjust your plan as needed to stay on track.

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Your financial strategy will be based on our unique approach to financial planning that brings together insurance and investment solutions to help you protect against the unexpected, accumulate wealth and preserve what you're working so hard to achieve.

RISK MANAGEMENT:

Be financially prepared to weather life's storms. We'll help to ensure you, your family and your income are adequately protected against risk.

WEALTH ACCUMULATION:

Make the most of your money. Our financial planning process and investment advisory services are designed to help you achieve your goals.

WEALTH PRESERVATION AND DISTRIBUTION:

Ensure your money lasts as long as you live. We'll help you transition your wealth into predictable income in retirement and leave the legacy you desire.

CONTROL YOUR FUTURE

COMPREHENSIVE PLANNING PUTS YOU IN COMMAND

With a broad, clear picture of your financial situation, you'll be empowered to make decisions that are right for you and those you love, utilizing a full spectrum of financial planning solutions. We offer:

WEALTH AND INCOME PROTECTION

Assets that take years to accumulate can be consumed in a fraction of that time. Imagine the impact if a breadwinner in your family became sick or disabled, was unable to work or died. What if a loved one required specialized care on an extended basis? A solid financial plan should be designed to protect you and your family against potentially unforeseen and devastating events in life.

EDUCATION PLANNING

With the cost of higher education rising, many families wonder how to prepare for this expense. Your customized plan may include saving and investment strategies to help put your mind at ease.

RETIREMENT PLANNING

Two of the greatest financial challenges you'll face are accumulating enough assets for retirement and making those assets last a lifetime. Your retirement income plan should quantify your needs, identify your sources of income, allocate your assets appropriately and help guard against outliving those assets.

INVESTMENT ADVISORY SERVICES, TRUST AND PRIVATE CLIENT SERVICES

Our investment and advisory services can help you manage your assets and assess your short-, intermediate- and long-term needs. Our trust and private client services are designed to give you control over the distribution of your assets, help preserve wealth across generations and ensure that your beneficiaries will get the most out of what you wish to leave them.

ESTATE PLANNING

Building a lasting legacy takes more than simply accumulating a large portfolio. An estate plan should provide details to help you efficiently transfer your assets during your life as well as meet your end-of-life desires and obligations. We'll help you develop a plan to ensure your wishes are honored today and in the event of your incapacity or death.

BUSINESS PLANNING

If you own a closely held business, we understand that business and personal needs are intertwined. That's why we'll take an integrated approach to helping you prioritize needs as your business and your personal life evolve. From risk management and employee benefits to business succession and estate planning, we'll help you create, grow and protect your business's value so you can enjoy the rewards of your hard work.

MAP YOUR JOURNEY

Your path to financial security begins with a personalized financial plan based on your goals and developed in partnership with your Northwestern Mutual financial professional.

Your custom plan will show your current financial picture, illustrate your projected financial future, identify gaps that may exist and suggest recommendations for how to address them.

On the following pages, you'll see excerpts from a sample financial plan developed for a hypothetical couple. The samples are designed to give you an idea of what to expect as you engage in our planning process and illustrate the ways in which we can help you manage risk, accumulate wealth and preserve what you're working so hard to achieve.



ESTABLISH YOUR PRIORITIES

Your financial professional will begin the planning process by asking thought-provoking questions about your current financial status and where you want to be in the future. Once your goals are clearly prioritized, they will be summarized and documented in the introduction to your personalized financial plan.

SAMPLE FINANCIAL PLAN

In the sample below, you'll see the financial planning priorities identified by our hypothetical couple. And on the pages that follow, you'll see more detailed pages from their sample financial plan.

Your Priority Goals and Financial Objectives: A Summary

David Perez and Christina Feeley-Perez

Below is a summary of your personal, professional and financial goals that you have shared with me. These goals form the basis for your personalized financial plan.

Personally, your goals are to:

- Have a third child within three years.
- Build a new home within five years.

Professionally, your goals are for:

- David to be promoted to vice president within five years.
- Christina to continue to work and advance her career.

Financially, your objectives are to:

- Accumulate sufficient resources to retire comfortably.
- Provide for your family in the event of premature death.
- Develop a plan to maintain your family's lifestyle in the event of a long-term disability.
- Save for your children's (Daniel and Julia) college educations and for the education of future siblings.
- Develop a plan to provide funding for long-term care, if needed.
- Update your estate plan to ensure your assets are distributed according to your wishes in the event of your death.
- Allocate your investments in a way that is consistent with your goals and objectives.

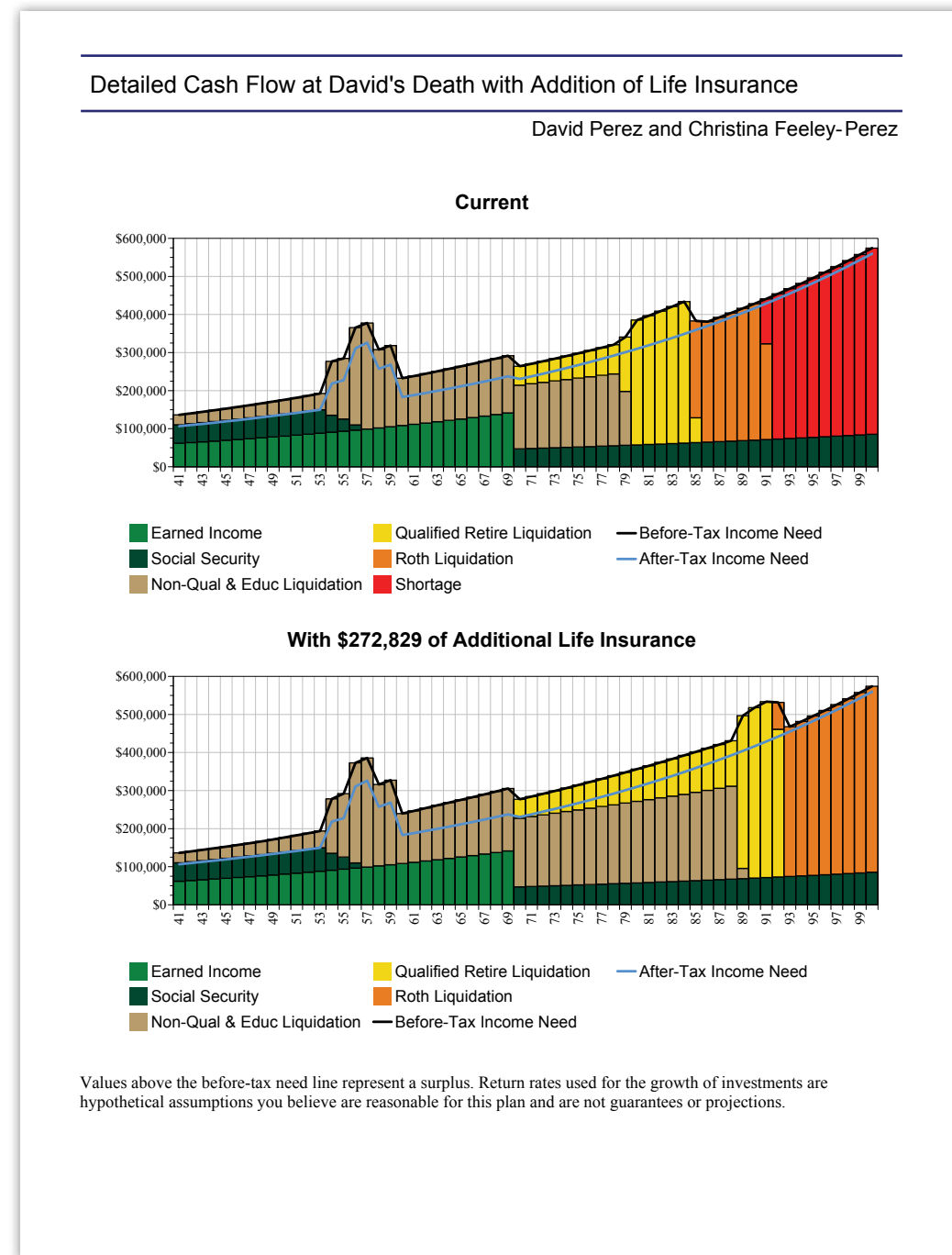
Your personalized financial plan is based on these goals and objectives, which you have set for your family today. Recognizing that circumstances and priorities evolve over time, we'll meet regularly to review how things are progressing, and I'll work with you to revise your plan accordingly.

PROTECT THE LIFESTYLE YOU'RE WORKING SO HARD TO ACHIEVE

If you became sick or injured and could no longer work, or—worse yet—if you died prematurely, would your family have the financial resources to maintain its lifestyle? You probably have protection for material belongings like your home or apartment and your car. Make sure you're also taking steps to keep your finances and lifestyle secure. As part of your financial plan, your Northwestern Mutual financial professional will help you protect against potentially unforeseen and devastating events.

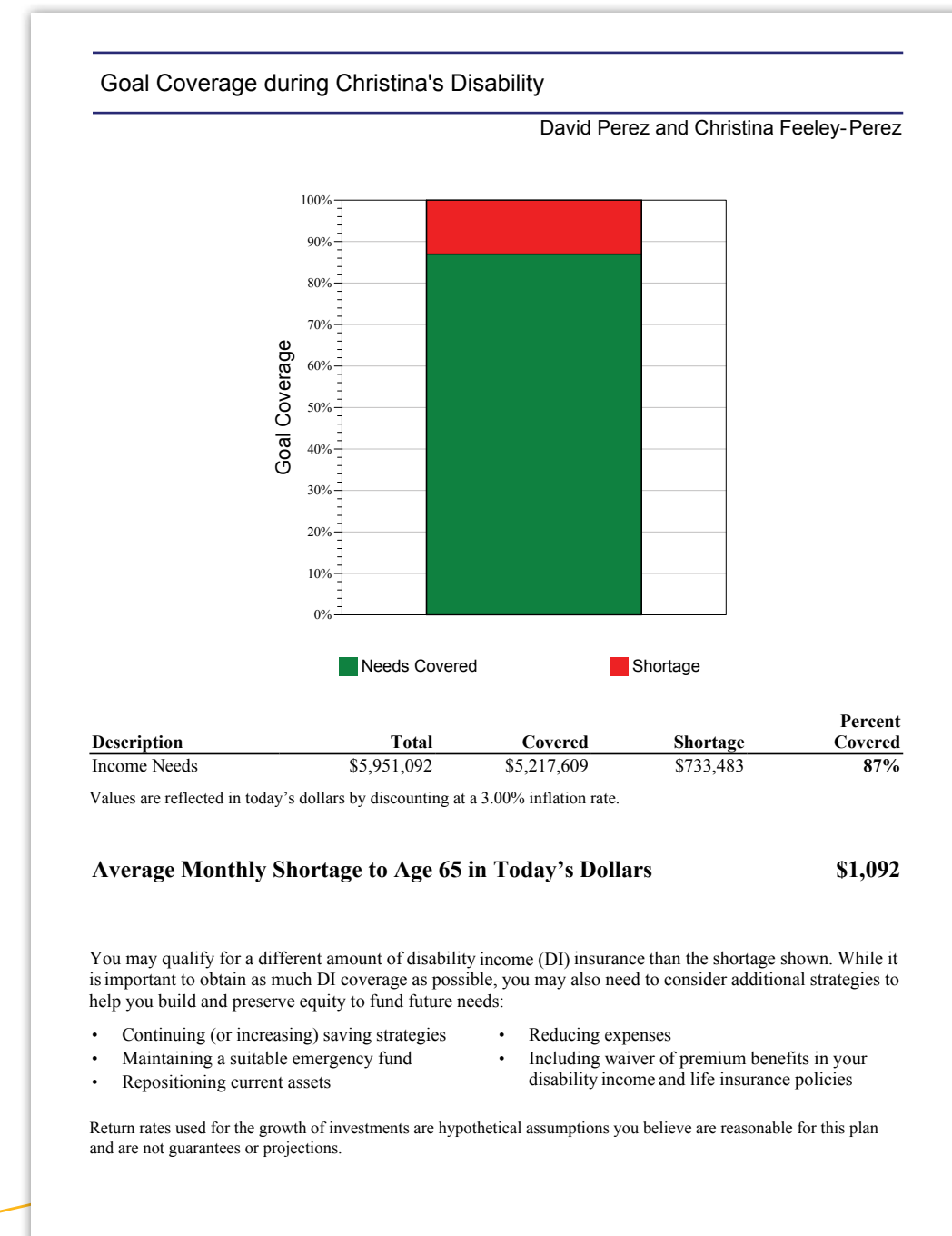
MINIMIZE THE LOSS OF INCOME FROM UNEXPECTED DEATH

In the following chart, the top graph shows the financial impact on our hypothetical family if David dies prematurely. Below, you'll see how the addition of recommended life insurance could help eliminate a shortage.



PROTECT YOUR INCOME

Your greatest asset is your ability to earn an income. In this case, the couple wants to make sure they can maintain their family's lifestyle in the event Christina is disabled by illness or injury. The following graph illustrates the monthly cash flow shortage the family could experience if Christina were to become sick or hurt and unable to work.



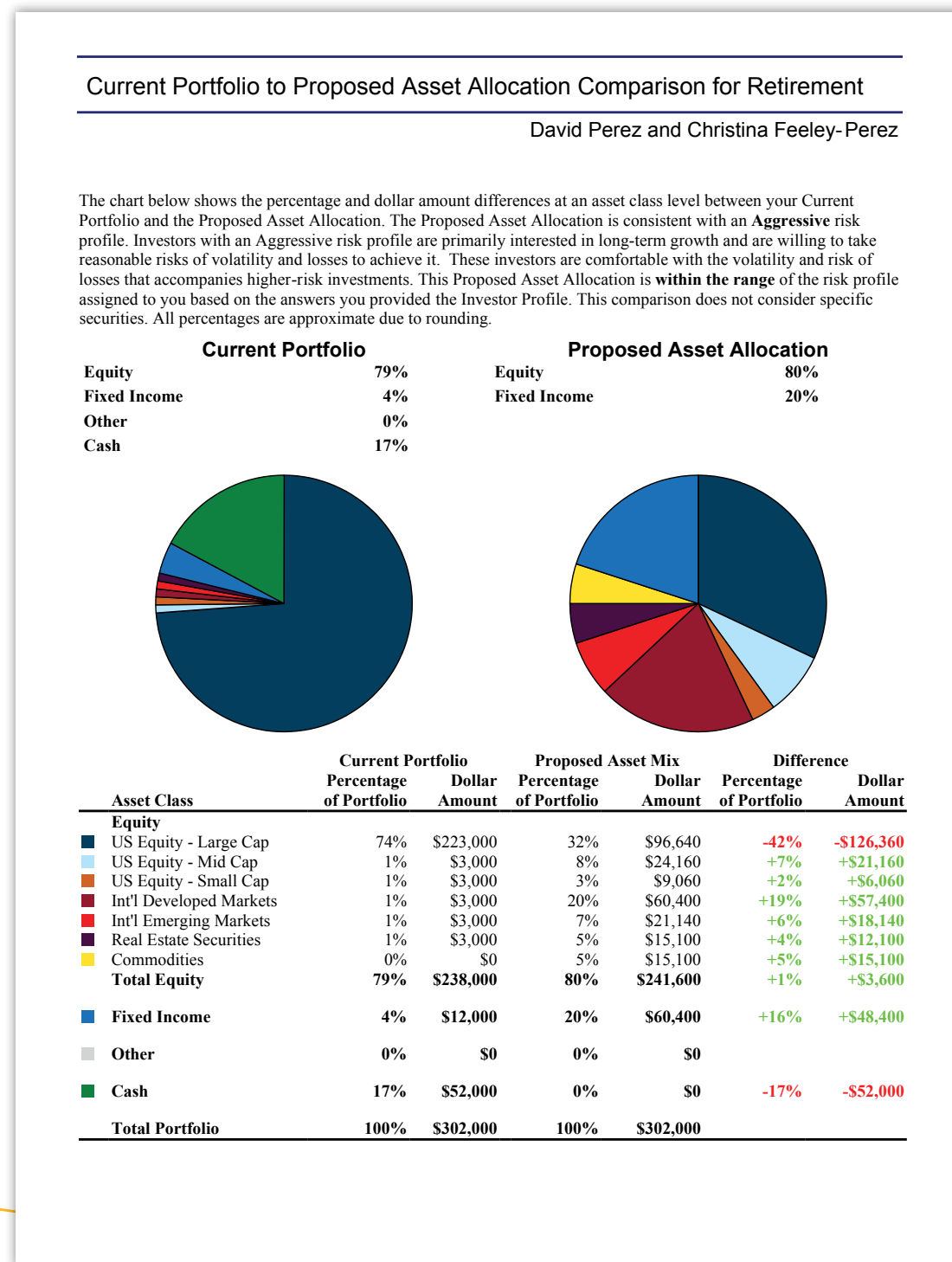
MAKE THE MOST OF YOUR MONEY

When you work with Northwestern Mutual, you'll benefit from a wide range of financial planning expertise developed over nearly 160 years in the industry. Our financial professionals can help you make the most of your money so you can achieve the goals you've set for yourself and your family.

ALIGN YOUR INVESTMENT ASSETS WITH YOUR GOALS

One of the most important decisions you'll make as an investor is how to divide your funds among different types of investments based on a combination of your investment risk tolerance and your financial goals.

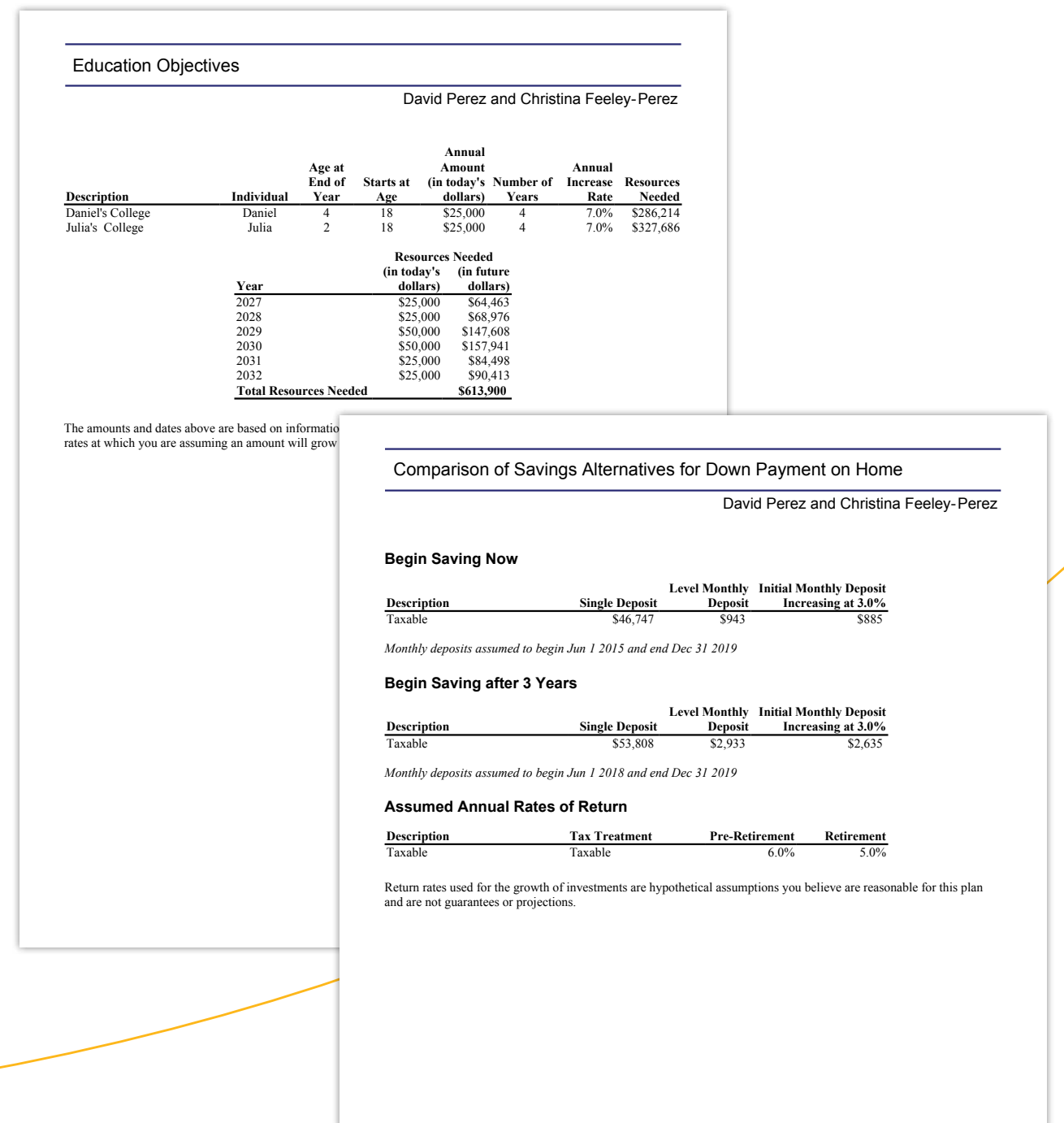
Your financial professional will help you understand whether your portfolio's asset allocation aligns with your risk tolerance and propose adjustments for you to consider, if needed.



SAVE FOR MID-TERM GOALS

When people think of financial planning, they often focus only on one of two extremes: very short-term goals such as establishing an emergency fund, or investing in long-term goals such as saving for retirement. Between those two extremes, however, there's a lot of life to live and important mid-term goals to achieve. Your Northwestern Mutual financial plan will be designed to help you reach them.

The following are excerpts from David and Christina's financial plan that shows resources needed to achieve their mid-term goals of providing for their children's education and saving for the down payment on a new home.

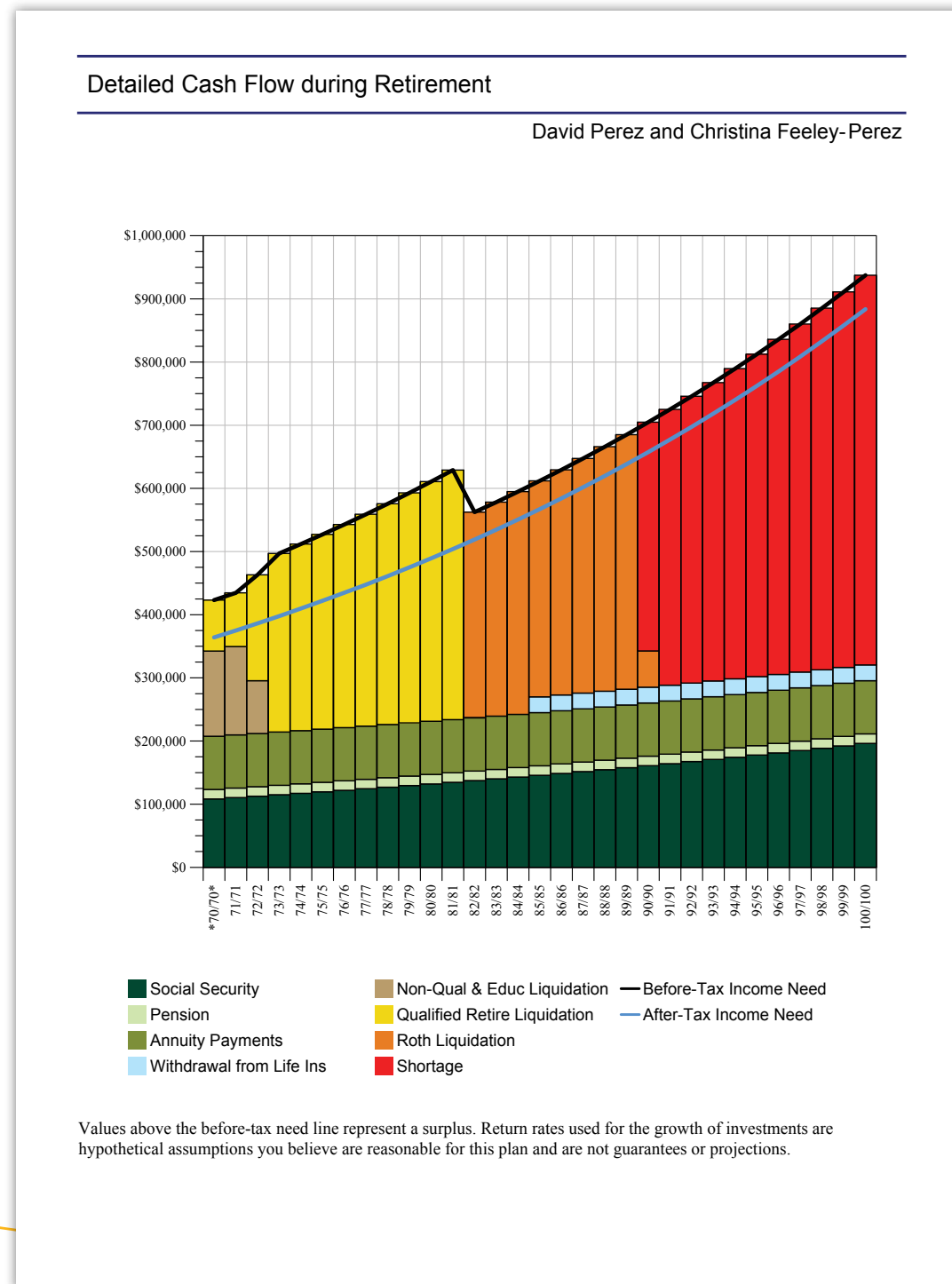


LONG-TERM STRATEGIES: SAVING FOR AND LIVING THE RETIREMENT YOU ENVISION

For most individuals, saving for retirement is one of their most important financial planning priorities. Your financial professional will evaluate your current saving strategies to determine if you are on track to meet your retirement income goals and recommend ways to save and invest so you can be free to live the life you envision in retirement.

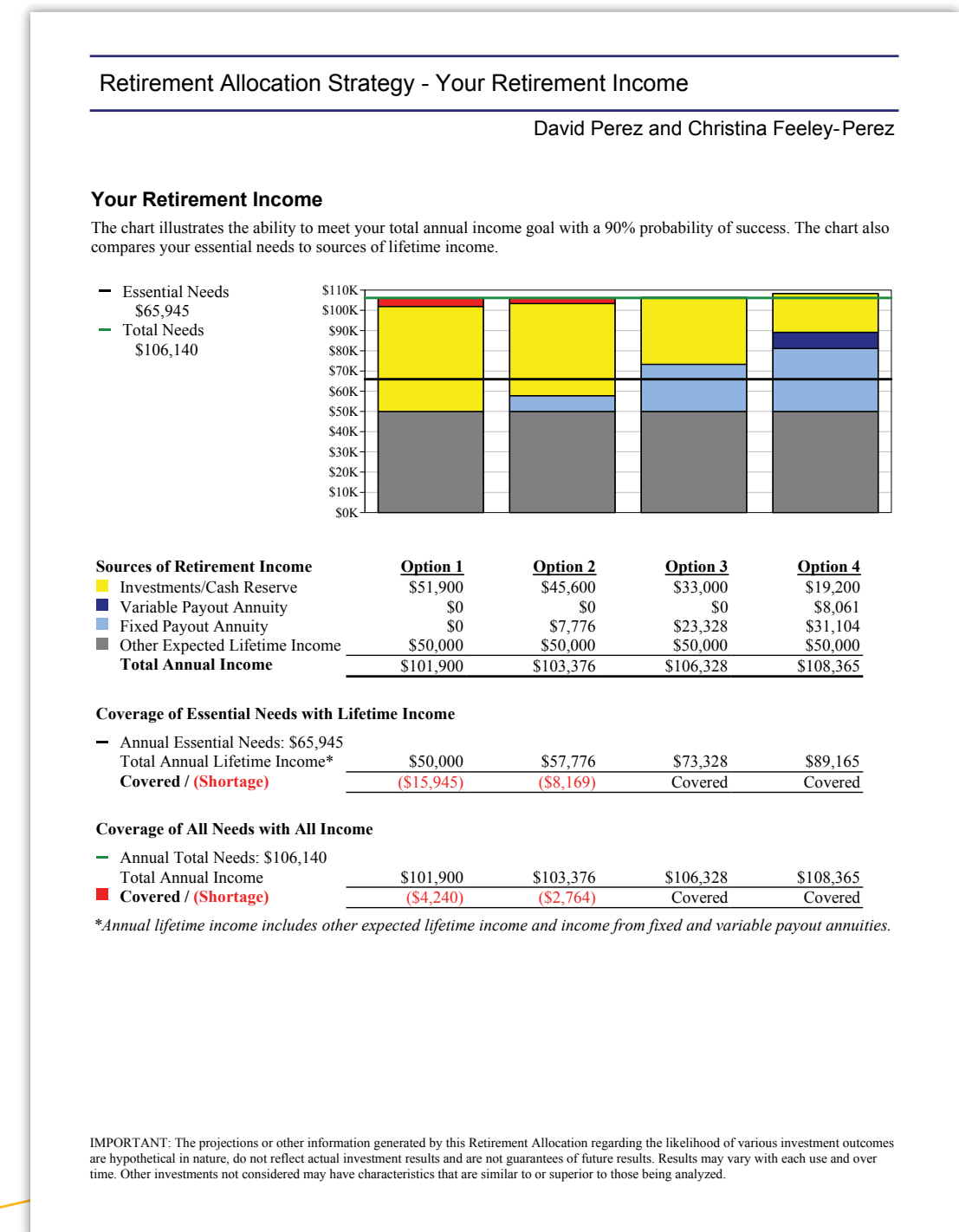
TODAY, KNOW IF YOU'RE ON TRACK

The following graph shows projected cash flow in retirement for David and Christina. It was developed using sophisticated analysis to test their plan against a wide range of outcomes in the market and the economy to project the likelihood of achieving their goals.



PLAN FOR A FINANCIALLY SECURE RETIREMENT

As you approach retirement, you'll begin to think about how to turn your retirement assets into steady income. Your financial plan will illustrate how you can optimize your assets throughout retirement, as shown in the example below.



PROTECT YOUR RETIREMENT LIFESTYLE

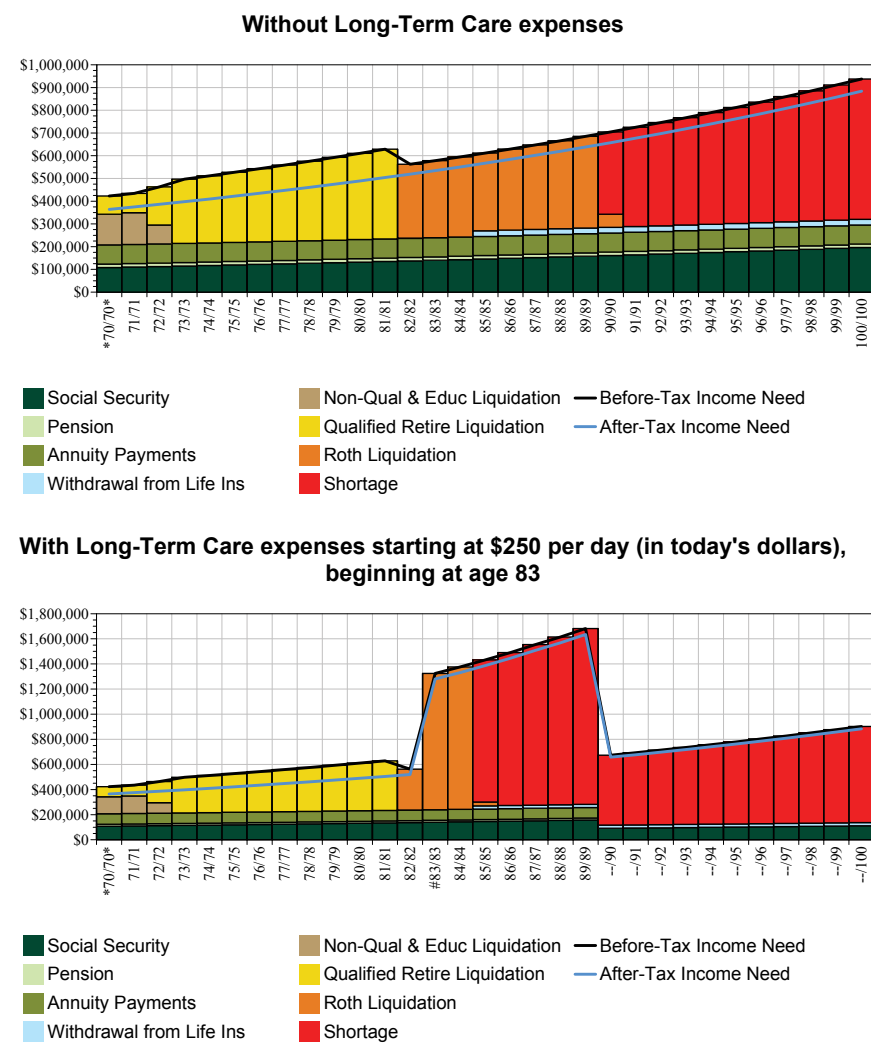
You hope it never happens, but there may come a day when you or a loved one has trouble living independently. An illness or injury that leaves you needing help with everyday living can have a significant impact financially, physically and emotionally.

PLAN FOR LONG-TERM CARE

Planning for long-term care is one of the most important steps you can take to help ensure your future financial security and to protect your lifestyle, particularly in retirement.

For David and Christina, the following graph shows the impact a long-term care event would have on their cash flow in retirement.

Effect on Detailed Retirement Cash Flow due to David's Long-Term Care
David Perez and Christina Feeley-Perez



Values above the before-tax need line represent a surplus. Return rates used for the growth of investments are hypothetical assumptions you believe are reasonable for this plan and are not guarantees or projections.

YOUR FINANCIAL PLAN RECOMMENDATIONS

In addition to the detailed analysis included in your financial plan, your Northwestern Mutual financial professional will also prepare a list of high-level recommendations.

GET AT-A-GLANCE GOALS

For our hypothetical couple David and Christina, the summary of recommendations will serve as a quick reminder of their goals and priorities as they begin to take steps toward a lifetime of financial security.

Your Financial Planning Recommendations

David Perez and Christina Feeley-Perez

Based on my analysis of your current status and the goals you have shared with me for your future, I offer the following recommendations as part of your personal financial plan.

Improve cash flow

- Establish and maintain a budget.
- Increase saving and investing to a target of 20% of earned income.

Protect income and lifestyle

- Build an emergency fund equivalent to six months living expenses.
- Supplement David's group disability income insurance with an individual policy.
- Purchase a combination of term and permanent life insurance.

Save and invest for your priority goals

- Contribute at least enough to David's 401(k) to receive his company's maximum match.
- Supplement your retirement savings with a Roth IRA.
- Review your investments to make sure your asset allocation is aligned with your tolerance for investment risk to achieve your financial goals.
- Fund a 529 plan to save for your children's (Daniel and Julia) education (and for the education of potential siblings).

Other recommendations

- Work with an estate planning attorney to update your will, health and financial powers of attorney and health care directives, and appoint a guardian for Daniel.
- Coordinate beneficiary designations with your will.
- Maintain adequate property, health and liability insurance coverage.
- Encourage Christina's aging parents to consider funding for long-term care needs.
- Consider the purchase of life insurance for Daniel.

Along with these recommendations, I offer you my commitment to help you stay on track to achieve your goals. During regular meetings, we'll monitor your progress and, over time, we'll adjust your plan as your circumstances and priorities change.

TAKE THE FIRST STEP



WE'LL LEAD THE WAY WITH UNPARALLELED STRENGTH AND STABILITY

At Northwestern Mutual, we've been helping clients take control of their financial futures for nearly 160 years. Through the Civil War, the Great Depression, two world wars and a number of recessions, we've stood strong alongside our clients, helping them manage financial risk and achieve financial security. And today, as the world's economic environment continues to evolve, clients trust Northwestern Mutual to lead the way.

We put clients first and have built a long, rich history of doing the right thing for the people we serve. We don't have shareholders or report to Wall Street. We're not driven by the need to achieve short-term gains. Instead, as a mutual company, we're able to focus on achieving long-term financial security for our clients and making personal connections with them that last a lifetime.

Through the Northwestern Mutual Foundation, we're making our communities stronger, too. Across the country, our giving and volunteerism are focused on improving education, revitalizing neighborhoods, curing childhood cancer and helping families fighting the disease find happiness.

FINANCIAL STRENGTH RATINGS

Northwestern Mutual has the highest financial strength ratings awarded to any life insurer by all four of the major rating agencies.

Aaa	A++	AAA	AA+
Moody's Investors Service	A.M. Best Company	Fitch Ratings	Standard & Poor's

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), 6/2015; A.M. Best Company A++ (highest), 5/2015; Fitch Ratings AAA (highest), 11/2014; Standard & Poor's AA+ (second highest), 5/2015. Ratings are subject to change.

LEVERAGE OUR EXPERTISE

When you work with Northwestern Mutual, you'll benefit from a wide range of financial planning expertise developed over nearly 160 years in the industry.

Your financial professional has access to a team of experts within Northwestern Mutual who offer the targeted expertise you may need to achieve your financial goals. From those who specialize in retirement and estate planning to long-term care, disability income insurance or employee benefits, our specialists work in partnership with you and your financial professional to develop, implement and monitor your personalized financial plan.



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

Life and disability insurance and annuities available through insurance agents of NM.

Long-term care insurance available through insurance agents of Northwestern Long Term Care Insurance Company, a subsidiary of NM.

Securities offered through registered representatives of **Northwestern Mutual Investment Services, LLC** (NMIS), a subsidiary of NM, broker-dealer and registered investment adviser. NMIS also offers investment advisory services through investment adviser representatives of NMIS.

Investment advisory services, trust and private client services and fee-based financial planning offered through representatives of Northwestern Mutual Wealth Management Company®, Milwaukee, WI (NMWMC), a subsidiary of NM and a limited purpose federal savings bank, member FDIC.

Investment products and trust services are not insured by the FDIC. Refer to appropriate product and service disclosure brochures for information about NMIS or NMWMC services before investing.

The terms "financial professionals" and "financial representatives" are synonymous and refer to Northwestern Mutual representatives who are insurance agents of NM and registered representatives of NMIS, and who also may be affiliated as advisory representatives of NMIS and/or NMWMC and who also may be insurance agents of Northwestern Long Term Care Insurance Company.

Many Northwestern Mutual financial representatives are qualified to offer some but not all of the products and services described in this brochure.

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