

Northwestern Mutual Celebrates 160 Years of Delivering Financial Security to Millions of Clients

Company transforming how clients experience and achieve financial security

MILWAUKEE, March 2, 2017 /PRNewswire/ -- [Northwestern Mutual](#) today celebrates 160 years of delivering financial security to seven generations by announcing research-based initiatives to strengthen relationships with clients and increase their financial confidence.

To assist its nearly 8,000 financial professionals who serve more than 4.4 million clients, Northwestern Mutual will continue to drive innovation and deliver digital tools that help clients understand what financial security is and what it takes to achieve it. Examples include:

Designing a new client experience--leveraging its acquisition of [LearnVest](#)--to redefine how the company's financial professionals deliver financial security and enable people to better navigate in their everyday lives. Identifying and investing in startups and entrepreneurial businesses with digital and other breakthrough technologies that potentially could transform the industry through its new \$50 million Northwestern Mutual [Future Ventures Fund](#). The fund is focusing on consumers' changing preferences, reimagining the client experience, the digital health revolution and transformational analytics and technologies.

Gleaning consumer insights through more than 2,000 clients who provide ongoing feedback on research and development initiatives.

Increasing training of the company's employees by creating additional innovation opportunities to evolve their skills.

"Our 160th anniversary is a milestone that reminds us of our longstanding commitment to being the client's company," said John Schlifske, Northwestern Mutual chairman and CEO. "We've always been relevant to our clients because of our financial strength, long-term product value and mutuality. Now as we transform ourselves by combining the expertise of our financial professionals with a personalized digital experience, we're ensuring even greater relevance—and greater numbers of people achieving financial security—for years to come."

To gain further insights to help shape the client experience, the company is commissioning a neuroscience study using electroencephalography (EEG) in partnership with neuroscientist [Sam Barnett](#) to investigate the impact financial decisions and uncertainty may have on the brain. The study will also seek to understand how a person's degree of financial preparedness affects the brain, decisions and emotions. The results will help the company better understand the complexities of managing personal finances through every life stage.

"Consumers today are bombarded with information, resources and counsel about navigating personal finance, and the study seeks to find out how people think about these issues," said Barnett. "For instance, when are people the most confused or stressed, even subconsciously, by investment decisions? We will strive to help answer that question."

Also in 2017, Northwestern Mutual will release its 2017 Planning & Progress Study that measures people's attitudes, perceptions, motives and behaviors toward certain financial issues. The nationally recognized study has released annual results for nearly 10 years.

Northwestern Mutual recently [announced its 2016 earnings](#), and despite industry-wide pressure posed by an unprecedented low interest-rate environment, the company outpaced 2015 results on multiple fronts. These included total revenues, assets and surplus. It also expects to pay dividends totaling \$5.2 billion to policyowners in 2017.¹ Northwestern Mutual maintains the highest financial strength ratings of any U.S. life insurer by all four of the major rating agencies.²

About Northwestern Mutual

[Northwestern Mutual](#) has been helping families and businesses achieve financial security for 160 years. Our financial representatives build relationships with clients through a distinctive planning approach that integrates risk management with wealth accumulation, preservation and distribution. With \$250.4 billion in assets, \$28.2 billion in revenues, and more than \$1.6 trillion worth of life insurance protection in force, Northwestern Mutual delivers financial security to more than 4.4 million people who rely on us for insurance and investment solutions, including life, disability income and long-term care insurance; annuities; trust services; mutual funds; and investment advisory products and services. Northwestern Mutual ranks 100 on the 2016

FORTUNE 500, and is recognized by FORTUNE® as one of the "World's Most Admired" life insurance companies in 2016.

Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company, Milwaukee, WI (life and disability insurance, annuities, and life insurance with long-term care benefits) and its subsidiaries. Northwestern Mutual and its subsidiaries offer a comprehensive approach to financial security solutions including: life insurance, long-term care insurance, disability income insurance, annuities, life insurance with long-term care benefits, investment products, and advisory products and services. Subsidiaries include **Northwestern Mutual Investment Services, LLC** (NMIS) (securities), broker-dealer, registered investment adviser, member FINRA and SIPC; the Northwestern Mutual Wealth Management Company (NMWMC) (fiduciary and fee-based financial planning services), federal savings bank; and Northwestern Long Term Care Insurance Company (NLTC) (long-term care insurance).

¹ Decisions with respect to the determination and allocation of divisible surplus as dividends each year 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.

² 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. Northwestern Mutual's ratings: A.M. Best Company A++ (highest), 5/2016; Fitch Ratings AAA (highest), 11/2016; Moody's Investors Service Aaa (highest), 7/2016; and S&P Global Ratings AA+ (second highest), 6/2016. Ratings are subject to change.

SOURCE Northwestern Mutual

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