

## Americans Seek Growth, Guarantees and Quality Over Immediate Rewards, Higher Risk and Lower Cost, Says Northwestern Mutual Poll

MILWAUKEE ([BUSINESS WIRE](#)), April 20, 2011 - A newly published poll from [Northwestern Mutual](#) – a leading financial security company – shows that Americans overwhelmingly prefer choices that deliver higher quality, long-term growth and guarantees versus options that are cheaper and faster in the short term, but may be higher risk or deliver less return over the long term. The online poll was conducted by [Harris Interactive](#).

“It’s sometimes difficult to see past the ‘shiny object’ in front of you to recognize the true long term value of a decision at that moment,” said Dave Simbro, Northwestern Mutual vice president. “It’s encouraging to see that the majority of people are placing value on quality, guarantees and long-term growth, particularly because when it comes to financial tradeoffs, a long-term horizon is a key priority.”

The survey of more than 2,000 Americans asked respondents to choose their preference in a series of tradeoffs, including:

**Trade-off for growth:** When asked if an immediate one-time bonus would be preferable to a smaller raise in salary, eighty-seven percent (87%) of those polled indicated they would forgo the bonus and prefer the smaller raise that would end up being more than the bonus in the long term. Only 13% indicated they would choose a one-time bonus.

**Trade-off for guarantees:** When comparing the potential for a large reward with low odds to a smaller guaranteed reward, 83% of people would take the smaller yet guaranteed reward. Only 17% will risk the lower odds of a larger reward.

**Trade-off for quality:** According to the poll, people are prepared to pay a premium for products that hold up over the long-term (82%) versus spending less now for products that are lower quality and need to be replaced sooner (18%).

“As a leading financial security company, Northwestern Mutual is focused on these same qualities for the long-term financial security of its clients,” said Simbro. “At the foundation of financial security for many clients is permanent life insurance, which itself offers the benefits of growth, flexibility and guarantees over the long term. It’s an asset that can be an effective financial vehicle for both protection and accumulation throughout your life. And, when you work with a company that has the highest possible ratings, demonstrated long-term financial strength, and demonstrated long term value, you can be confident that you are getting long-term quality.”

### Survey Methodology

This survey was conducted online by Harris Interactive on behalf of Northwestern Mutual from March 30-April 11, 2011 among 2,159 American adults ages 18 and older. This online survey is not based on a probability sample and therefore no estimate of theoretical sampling error can be calculated. Contact Northwestern Mutual for complete survey methodology, including weighting variables.

### About Northwestern Mutual

The Northwestern Mutual Life Insurance Company – Milwaukee, WI ([Northwestern Mutual](#)) is the “World’s Most Admired Company” in the life insurance industry. The company has helped clients achieve financial security for more than 154 years. As a mutual company with \$1.2 trillion of life insurance protection in force, Northwestern Mutual has no shareholders. The company focuses solely and directly on its clients and seeks to deliver consistent and dependable value to them over time.

Northwestern Mutual and its subsidiaries offer a holistic approach to financial security solutions including: [life insurance](#), [long-term care insurance](#), [disability insurance](#), [annuities](#), [investment products](#), and [advisory products and services](#). Subsidiaries include Northwestern Mutual Investment Services, LLC, broker-dealer, registered investment adviser, member FINRA and SIPC; the Northwestern Mutual Wealth Management Company, limited purpose federal savings bank; and Northwestern Long Term Care Insurance Company; and [Russell Investments](#).

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