PERSONAL FINANCIAL MANAGEMENT TOOLS

YOUR FINANCES AT YOUR FINGERTIPS

THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY (NORTHWESTERN MUTUAL)

63-0262-08

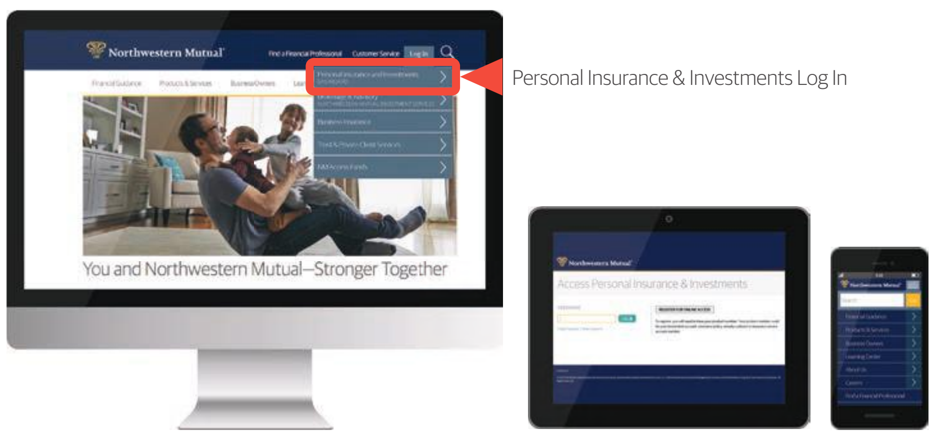
Northwestern Mutual®

MANAGE YOUR FINANCIAL FUTURE

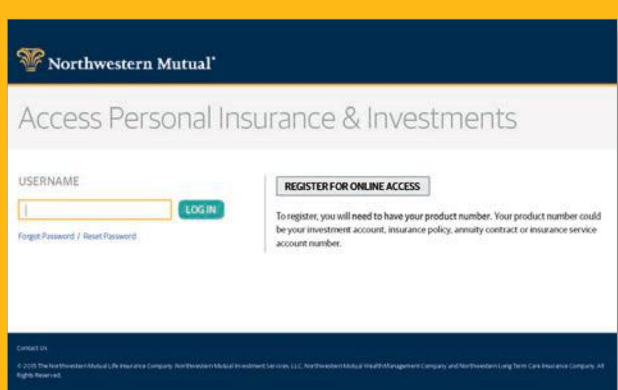
SIMPLY & SECURELY

Northwestern Mutual has been helping clients take control of their financial futures for nearly 160 years. Now we're making it easier, with online access that gives you more visibility into your financial picture — so you can make decisions today that will help you reach your financial goals.

Log in from any device to discover enhanced financial planning tools to help you create and maintain a budget, monitor cash flow, and see your complete portfolio of assets and liabilities all in one place.



GETTING STARTED IS SIMPLE



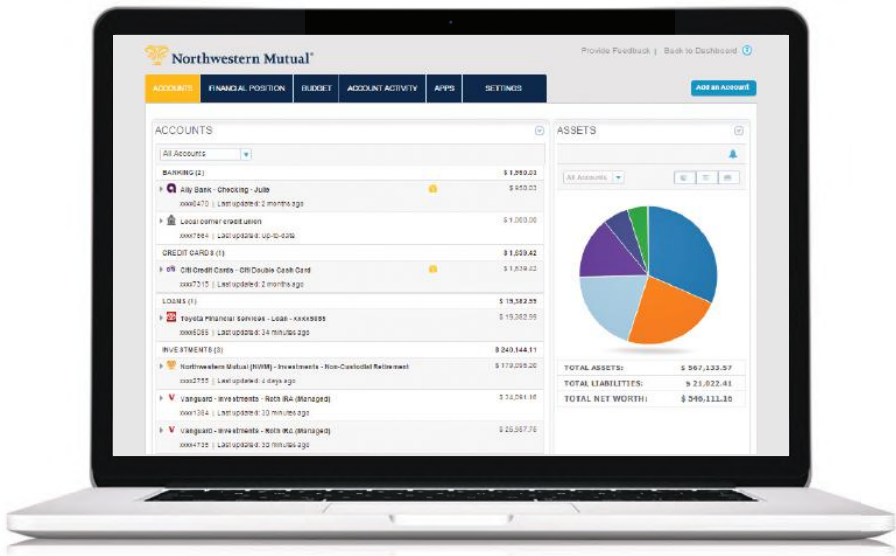
TO CREATE YOUR ONLINE ACCOUNT:

- Visit **www.northwesternmutual.com**
- Click **LOG IN**
- Select **PERSONAL INSURANCE & INVESTMENTS**
- Under client registration, click **REGISTER FOR ONLINE ACCESS**
- Complete registration and follow the step-by-step instructions

CUSTOMER SERVICE
If you have questions, please call one of our service representatives at **1-866-950-4644** between 7:30 a.m. and 5:00 p.m. Central Time or contact your financial representative.

Northwestern Mutual®

YOUR COMPLETE FINANCIAL PICTURE
ALL IN ONE PLACE



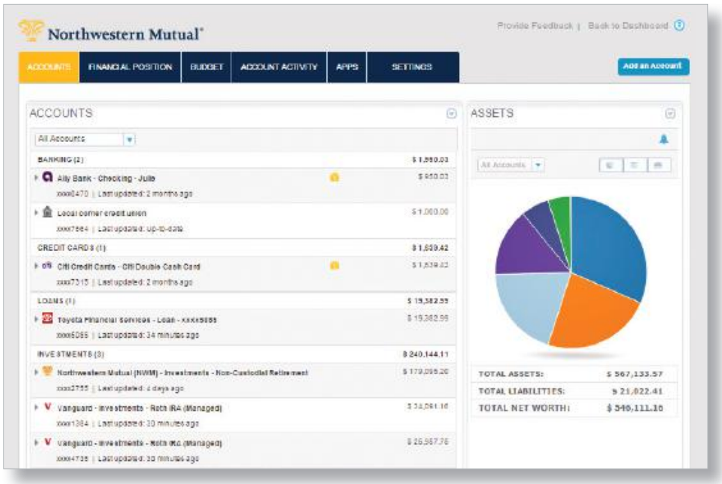
The new financial tools on NorthwesternMutual.com let you manage your Northwestern Mutual and other accounts in one place, providing a total view of your finances and making it easier to work with your Northwestern Mutual financial representative to develop and maintain a comprehensive financial plan:

FINANCIAL DASHBOARD
An easy way to review your accounts, planning, and savings potential

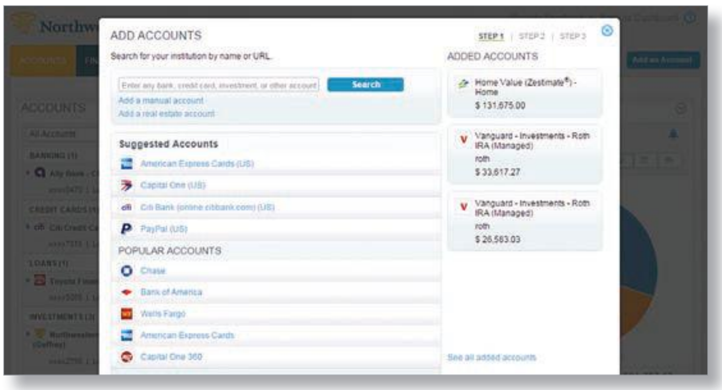
ACCOUNT AGGREGATION
Consolidates everything from credit cards to retirement accounts, letting clients see their complete financial portfolio in one place

BUDGETING TOOLS
Simplifies setting goals and managing accounts through alerts and streamlined reporting

SELF-SERVICE & BILL PAY
Self-service options make it easy for clients to go paperless and make EFT payments on an ISA



Accounts Overview



Adding a New Account

ACCOUNT AGGREGATION

YOUR COMPLETE FINANCIAL PICTURE

Integrating your non-Northwestern Mutual assets and liabilities into the site enhances your financial planning experience by giving you a more complete picture of your finances. This account aggregation capability also allows you to efficiently use the other financial tools, including tracking toward your budget.

More visibility into your accounts for your financial representative means more comprehensive financial planning for you — plus the added convenience of no longer needing to track down up-to-date statements for your meetings.

Easily add your non-Northwestern Mutual accounts, including retirement accounts, bank accounts, credit cards and even auto or home loans. Any account with a secure log in can be added and its values will be automatically updated in your secure site.

- **Add accounts automatically by choosing from thousands of financial institutions listed**

  OR

- **Manually add an account**

TIP: Don't forget to include assets such as the value of your automobile or real estate holdings to see your total net worth.

ADDING YOUR NON-NORTHWESTERN MUTUAL ACCOUNTS COULDN'T BE EASIER:

To get started, simply follow the steps outlined on the site to add your external bank accounts, credit cards, investments, loans, mortgages, rewards, and real estate accounts. Once added, you'll be able to use your Accounts Overview to see your total assets, your total liabilities, and even your overall net worth.

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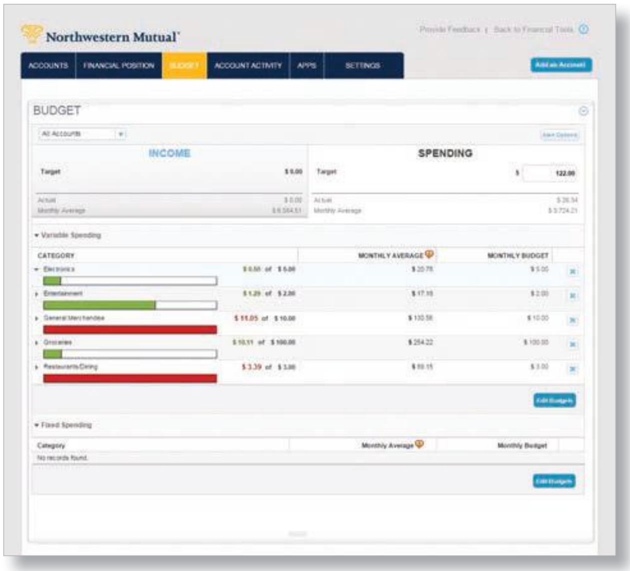
Northwestern Mutual®



BUDGETING TOOLS

TAKE CONTROL OF YOUR FINANCES

Creating and maintaining a budget is a key part of staying on track toward achieving your financial goals. Our suite of budgeting tools help you set spending and savings goals, monitor spending and help you analyze where you could be heading off course.

BUDGETING MADE EASY:

1. **Create your budget** to set per-day, per-week, or per-month spending and savings goals.
2. **Monitor your spending and accounts** and track monthly progress toward your goals.
3. **Review your detailed transactions.**
   - Customize with sub-categories, or re-categorize based on what's important to you.
4. **Identify opportunities for saving or investing** using a current snapshot of your weekly, monthly or total net cash flow.

NET WORTH

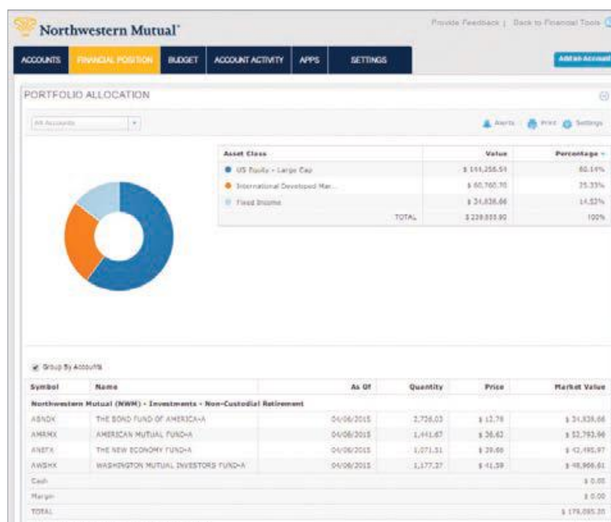
PLAN FOR FUTURE GOALS

Knowing your total net worth is an important part of planning for your future because it lets you clearly see where you're headed. Are you paying down debt and starting to save more, or are you increasing your liabilities more than you'd like? How are you tracking toward the following goals?

- Significant purchases (home, auto, etc.)
- Planning for a family
- Funding wealth/income protection
- Education planning
- Retirement planning
- Estate planning
- Business planning

You can see your current net worth, with all your assets and liabilities, under the Financial Position tab in the Financial Tools. Zoom into the graph for a closer view of the dollar value of each.

Net Worth



Portfolio Allocation

WE'RE HERE TO HELP.

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