



Northwestern Mutual

The Northwestern Mutual Life Insurance Company agrees to pay the benefits provided in this policy (the "Policy"), subject to its terms and conditions.
Signed at Milwaukee, Wisconsin on the Date of Issue.

John E. Schlippe

Chief Executive Officer

Raymond A. Mainster

Secretary

TERM LIFE POLICY

Participating

Insurance payable on death of Insured before Expiry Date.

Convertible on or before the Final Conversion Date.

Premiums are payable to the Expiry Date.

The Expiry Date and Final Conversion Date are shown on page 3.

Right To Return Policy. Please read this Policy carefully. The Policy may be returned by the Owner for any reason within ten days after it was received. The Policy may be returned to the Northwestern Mutual agent who sold it to you or to the Company at 720 East Wisconsin Avenue, Milwaukee, Wisconsin 53202 ("Home Office"), 414-271-1444. If returned, the Policy will be considered void from the beginning. Any premium paid will be refunded.

TT.TERM.(0513)

Insured	[Redacted]	Age and Sex	28 Male
Policy Date	February 1, 2015	Policy Number	
Plan	Term to 80 with Increasing Premiums	Amount	\$1,000,000

TT.TERM.(0513)

**NORTHWESTERN MUTUAL
POLICY SUMMARY**

INSURED: - [REDACTED]

ISSUE AGE: - **28**

POLICY NUMBER: - [REDACTED]

POLICY DATE: - **February 1, 2015**

FACE AMOUNT: - **\$1,000,000**

PLAN: - **Term to 80 with Increasing Premiums**

OWNER: - [REDACTED]

DIRECT BENEFICIARY: - [REDACTED]

MONTHLY PREMIUM: - **\$63.09**

PREMIUM CLASS: - **Preferred (Non-Tobacco)**

ISA 21-302-27 Summary on 01/13/2015

Account Information

Type: ISA + Applications: 1
Status: Active Policies: 0

Interest Earned Year to Date: \$0.00
Interest Earned Previous Year: \$0.00

Paid to Date: 02/01/2015
Deposit Due Date: 02/01/2015
Payment Freq/Type: Monthly/Minimum

Minimum Payment \$46.34
Service Charge: 0.00
Additional Payment: 0.00
Current Amount: 46.34
Last Bill Amount: 46.34

Values on: 01/06/2015
Account Balance: \$92.68
Net Dividend Balance: 0.00
Withdrawal Value: 92.68

Agent Information

GA 085

Servicing Agent: [Redacted]

Payer

Address Changed:

TIN: [Redacted]

Backup Withhold: Not Available

Payment Method EFT - Sticker

Bank: [Redacted]

Transit:

Account:

\$1,000,000 Term 80++

Age 28 Male

Initial Contract Premium \$731.00 #

Initial monthly ISA payment \$63.08 #

Beginning of Year	1 Total Insurance	2 Guaranteed Maximum Contract Premium (Beg Yr)#	3 Non-Guaranteed Scheduled Contract Premium (Beg Yr)++#	4 Total Premium Outlay++	5 Cash Surr. Value	6 Waiver Premium (Beg Yr)#
1	1,000,000	731	731	731	0	70
2	1,000,000	731	731	1,462	0	70
3	1,000,000	742	742	2,204	0	80
4	1,000,000	752	752	2,956	0	90
5	1,000,000	762	762	3,718	0	90
6	1,000,000	1,900	783	4,501	0	100
7	1,000,000	2,080	825	5,326	0	120
8	1,000,000	2,280	856	6,182	0	130
9	1,000,000	2,490	898	7,080	0	140
10	1,000,000	2,740	951	8,031	0	150
11	1,000,000	3,060	1,004	9,035	0	170
12	1,000,000	3,280	1,077	10,112	0	190
13	1,000,000	3,520	1,151	11,263	0	220
14	1,000,000	3,790	1,215	12,478	0	240
15	1,000,000	4,070	1,290	13,768	0	260
16	1,000,000	4,390	1,384	15,152	0	290
17	1,000,000	4,720	1,478	16,630	0	320
18	1,000,000	5,100	1,583	18,213	0	350
19	1,000,000	5,520	1,710	19,923	0	380
20	1,000,000	5,970	1,858	21,781	0	420
@70	1,000,000	44,430	12,926	146,079	0	
@80	1,000,000	121,270	31,566	370,219	0	
@81	0			370,219	0	

Disability Waiver Premium included in columns 2 and 3.

Points to Consider

1. Term is in force to age 80 as long as premiums are paid.
2. Convertible to age 60 without evidence of insurability.
3. Disability Waiver, if included - If premiums are being waived during Term conversion period, Policyowner may convert to 90 Life or lower premium permanent plan. Premiums are waived on that policy while insured remains disabled. If disability begins after age 60, premiums not waived past age 65.

++The scheduled premiums are based on the company's expectations with regard to such factors as interest rates, expenses, mortality and persistency. These premiums are guaranteed for five years. After five years (with regulatory approval) they may be changed if the company's expectations change. The new premium is not guaranteed beyond one year and may be changed on each subsequent policy anniversary (with regulatory approval) but cannot exceed maximum levels. A change in premium will not result in a change in benefits or cash values. (Policy Form No. TT.TERM.(0513))

This illustration does not recognize that, because of interest, a dollar in the future has less value than a dollar today.

TT (2010) 0.59 Preferred NT UB2

1/14/15

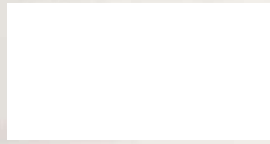
Submitted by

Illustration No. CA2940-LSDRL-113025 54090 The Northwestern Mutual Life - Milwaukee

See current Basic Illustration for guaranteed elements and other information.

Northwestern Mutual®

November 13, 2017



Re: 

Dear 

We have received notification that you are considering replacing your Northwestern Mutual life insurance policy. You are a respected customer and we value your business and relationship with our company.

Northwestern Mutual exists to help policyowners and clients protect against financial risk and achieve financial security. The company, with its subsidiaries and affiliates, offers a variety of financial products that address client needs for financial security and protection, capital accumulation, asset distribution and estate preservation. Northwestern Mutual consistently receives the highest ratings for insurance financial strength from the four major financial rating agencies: Moody's Investors Service (April 2008), Standard & Poor's (July 2008), Fitch Ratings (June 2008), and A.M. Best (July 2008). (These ratings are a measure of an insurance company's relative financial strength and security.)

If you are thinking about replacing your term policy, consider the following:

- The premium on your existing policy was based on your health status at the time of issue. You may have developed health conditions that could have an adverse affect on the premium of the new policy.
- In certain states, the new policy may require you to satisfy a new contestability period. (This is the time period, usually two years, during which the insurer is not obligated to pay a claim because of material misrepresentations in the application.)
- If you currently have the Waiver of Premium Benefit and become totally disabled, you can convert to a permanent policy after only 6 months, provided the conversion period for your term policy has not expired. The premium on the permanent policy will continue to be waived as long as disability continues. This allows you to start building cash values and guarantee death benefit protection for life. Some insurers will make you wait until the end of the conversion period or when the term insurance is ready to expire before allowing a conversion to a permanent product.

Our business grows because of personal introductions from our clients:

Our hope is that you are pleased with the work we have done for you. If we have an opportunity to serve someone you know, it would be an honor. Please let us know!

Areas of Expertise:

Risk Management

Life Insurance
Long Term Care
Annuities
Health Insurance*

Investments

IRA accounts
401(k) Rollover
Accounts
Brokerage Accounts
Education Savings

Retirement Planning

Planning Analysis
Distribution Strategies

Business Planning

Non-Qualified Benefits
Deferred Compensation

Online Access to view your policies and/or investment accounts:

Once you gain online access, you will be able to view your policies and/or investment accounts online 24 hours a day, 7 days a week. You will also be able to retrieve past statements, tax documents and request forms through our website.

- **Insurance Policies (Life Insurance, Disability Insurance, Long Term Care & Annuities):**
 - ❖ Please call our Policy Owner Services department at **(800) 388-8123** to set up online access to view your insurance policies.

- **Investment Accounts (Brokerage, IRAs & Advisory accounts):**
 1. Go to www.nminvestments.com
 2. Click on the "Access your Accounts" (top right of the page)
 3. Click on the 3rd green line: "Brokerage and Advisory Investment Accounts"
 4. Click on "Enroll now" in the middle of the page
 5. Click "Next" to go to the following page
 6. Review Terms & Conditions; then click "I Agree" to move forward
 7. Complete all fields of the User Information page
 8. Click "Next" to move forward
 9. You will receive your NMIS Online User Id and Temporary Password within 3 business days via Secure Email.
 - ❖ Please call our Investor Services department at **(866) 664-7737, option 3**. This will direct you to our online help team that can assist you in navigating through any trouble you have setting up or accessing your online access.

Northwestern Mutual Financial Network (NMFN) is the marketing name for the sales and distribution arm of The Northwestern Mutual Life Insurance Company, Milwaukee, WI (NM), and its subsidiaries and affiliates. Thomas Hammett is an Insurance Agent of NM (life insurance, annuities and disability income insurance) and Northwestern Long Term Care Insurance Company, Milwaukee, WI, a subsidiary of NM (long-term care insurance). There may be instances when this agent represents insurance companies in addition to NM or its affiliates.

Representative is an Insurance Agent of NM (life insurance, annuities and disability income insurance), and Northwestern Long Term Care Insurance Company (NLTC), a subsidiary of NM (long-term care insurance), and a Registered Representative of Northwestern Mutual Investment Services, LLC (NMIS), a wholly-owned company of NM, registered investment adviser, broker-dealer and member FINRA and SIPC. NM is not a broker-dealer, registered investment adviser or federal savings bank. There may be instances when this agent represents insurance companies in addition to NM or its affiliates.

Nathan Wiley is an Associate Insurance Agent of NM, and a Registered Representative of NMIS. Nathan Wiley is not a representative of a federal savings bank.

Northwestern Mutual®

Illustration for Policy Number [REDACTED]

Term to Age 80 with Increasing Premiums

Insured [REDACTED]

Policy Date 5/16/2013

Page 1 of 2

Illustration prepared 11/13/2017.

This illustration assumes payment of all premiums when due. Policy terminates at age 80.

Premiums are paid monthly to 11/16/2017 by Insurance Service Account 16-838-51.

TAX STATUS INFORMATION#

Total Cash Value as of 11/13/2017	\$	0.00
Less Premium Tax Basis		1,484.01

Amount Taxable on Surrender	\$	0.00

The values on this illustration are interrelated. Each change shown will have an effect on the values illustrated.

ANNUAL OUTLAY

Annual outlay shown in a policy year is payable for the next policy year. For example, outlay shown in year 10 is the outlay due at the beginning of policy year 11.

#Northwestern Mutual does not guarantee the tax consequences of this illustration.
For further information regarding taxation, contact your tax advisor.

111317-727090-00001 UB2 [REDACTED]