

# PROTECTING INCOME

WITH GROUP AND INDIVIDUAL DISABILITY INCOME INSURANCE

Your employees and you have built earning potential by successfully serving the needs of your clients. That earning potential is the basis of your financial security today and in the future.

**What if that financial security was threatened by illness or injury?**

**How would your employees and you protect your most vital asset – the ability to earn an income?**

**A customized, comprehensive disability income insurance program can help.**

Disability income insurance can provide a monthly benefit to replace a portion of income should illness or injury keep you from working. In doing so, it also may help your family and you avoid having to deplete savings accumulated for retirement and other important goals.

- **Group Disability Income Insurance** provides a foundation of short-term and long-term income protection for you and your employees. If an employee leaves, he or she may have an option to convert a portion of the coverage to a personally owned policy.
- **Individual Disability Income Insurance** provides long-term, portable income protection that stays with you and your employees no matter where they work. It can complement group coverage by offering additional income protection and security.

A customized disability income insurance program often combines both types of insurance to create a comprehensive solution that addresses the needs of your business, your employees and you.

Whether purchased in combination or each by itself, group and individual disability income insurance can safeguard against the financial pressures that often result when illness or injury keeps you from working.

**Protecting income with a trusted partner, with one company and with an industry leader offers additional value.**

## WORK WITH A TRUSTED PARTNER

It's not something anyone wants to contemplate, but what if you couldn't work due to illness or injury? How will you:

- Meet your daily living expenses?
- Ensure you and your family won't have to make significant lifestyle changes?
- Keep your financial plan on track?

Meet with a representative of The Northwestern Mutual Life Insurance Company (Northwestern Mutual) to learn how we can help your employees and you protect your most valuable asset - the ability to earn an income.

## WORK WITH ONE COMPANY

Meeting your income protection needs with solutions from Northwestern Mutual provides a number of advantages, including:

- Coordination of group and individual plan designs, especially when selecting beginning dates, benefit periods and additional contract benefits.
- A claims philosophy that delivers on our promise to do what's right for policyowners.
- An integrated approach to financial security planning that considers your risk management, wealth accumulation and retirement income needs throughout your life and business stages.

## WORK WITH AN INDUSTRY LEADER

If an illness or injury kept you from working, which company would you want handling your claim?

When it comes to something as crucial as protecting your income, you want a company that will be there when you need it. Founded in 1857 and entering the disability insurance market in 1969, Northwestern Mutual:

- Exclusively focuses on serving its policyowners.
- Extends contract improvements to inforce policies, demonstrating our commitment to all policyowners.
- Has unsurpassed financial strength ratings and offers group and individual disability income insurance.<sup>1</sup>
- Is the only company of the top five providers of disability income insurance that has remained in the marketplace without merging its product lines with another company.<sup>2</sup>

<sup>1</sup> A.M. Best Company A++ (highest), 5/2015; Fitch Ratings AAA (highest), 6/2015; Moody's Investors Service Aaa (highest), 8/2015; Standard & Poor's AA+ (second highest), 5/2015. Ratings are subject to change.

<sup>2</sup> Top five providers are based on 2014 Company Annual Statements and include Unum, Northwestern Mutual, Berkshire/Guardian, Mass Mutual and Metropolitan.

Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company, Milwaukee, WI (NM) (life and disability insurance, annuities, and life insurance with long-term care benefits) and its subsidiaries.

These policies have exclusions and limitations. For costs and complete details of coverage, contact a Northwestern Mutual representative.