

Disability Income Insurance *from*  
The Northwestern Mutual Life Insurance Company



**INCOME**

*When you need it the most*

There are thousands of known medical impairments. Each has different causes and effects. Some of these impairments are:

- |                         |                       |
|-------------------------|-----------------------|
| Aids                    | Hodgkin's Disease     |
| Alcoholism              | Hypertension          |
| Anemia                  | Hypoglycemia          |
| Aneurysm                | Knee Disorders        |
| Arteriosclerosis        | Leukemia              |
| Arthritis               | Lou Gehrig's Disease  |
| Asthma                  | Lyme Disease          |
| Back Disorders          | Mononucleosis         |
| Brain Tumors            | Multiple Sclerosis    |
| Bronchitis              | Muscular Dystrophy    |
| Burns                   | Narcolepsy            |
| Bursitis                | Otosclerosis          |
| Cataracts               | Parkinson's Disease   |
| Cancer                  | Phlebitis             |
| Cirrhosis               | Pleurisy              |
| Colitis                 | Pneumonia             |
| Concussion              | Prostate Disorders    |
| Coronary Artery Disease | Psychiatric Disorders |
| Cystic Fibrosis         | Rectal Disorders      |
| Diabetes Insipidus      | Retinal Disorders     |
| Diabetes Mellitus       | Reyes Syndrome        |
| Drug Addiction          | Rheumatic Fever       |
| Embolism                | Stroke                |
| Epilepsy                | Thyroid Disorders     |
| Fractures               | Tuberculosis          |
| Gastritis               | Tumors                |
| Glaucoma                | Ulcer                 |
| Head Injury             | Urine Disorders       |
| Headaches               | Varicose Veins        |
| Heart Disorders         | Vertigo               |
| Hernia                  | and more...           |

## INCOME WHEN YOU NEED IT THE MOST

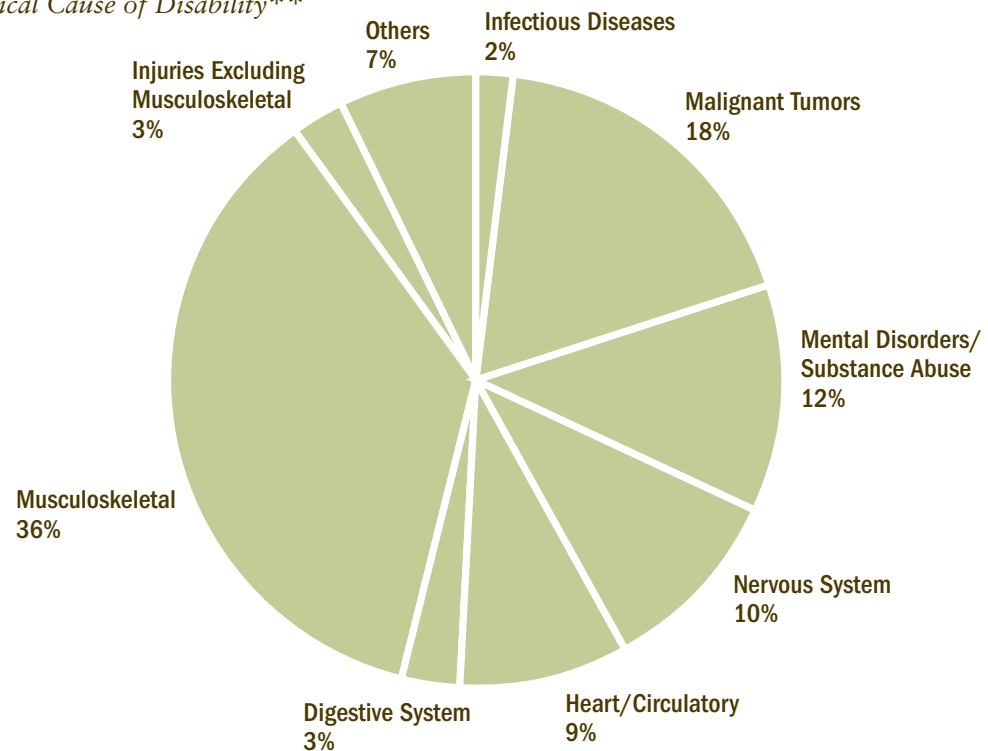
*We don't often realize how easy it is to become disabled.*

Most people think disabilities are caused by accidents, when in reality the majority of disabilities are caused by illnesses. Nearly 90 percent of long-term disabilities are caused by an illness and not an accident.\* Below are some medical impairments that may cause a disability.

We hope that you will never need to use your disability income protection but that it will be there for you and your family in the event that you are among those who become disabled. It is impossible to predict which specific cause of disability you may personally incur. The table below shows the medical causes of disability for The Northwestern Mutual Life Insurance Company (Northwestern Mutual) policy owners on claim for the period 2006-2008.

### CLAIMS APPROVED 2006-2007-2008

By Medical Cause of Disability\*\*



\* Source: JHA 2002 U.S. Group Disability Rate and Risk Management Survey.

\*\* Number of claims approved by cause of disability as a percentage of the total number of claims approved for the period 2006-2008 with Northwestern Mutual.

Here is a partial listing of disability claims which Northwestern Mutual is paying as of December 2008.

A close look at the details of various claims will show that people in all walks of life, at all ages, do become disabled – some of them for a long period of time.

INCOME WHEN  
YOU NEED  
IT THE MOST

Current Occupation	Cause	Date of Issue	Date of Disability	Age at Disability	Monthly Full Benefit	Maximum Benefit Period	Proportionate Benefits to Date	Full Benefits to Date	Total Benefits to Date
Accountant - CPA	Stroke	12/18/1992	08/26/2003	50	\$3,290	To Age 65	\$9,870	\$184,222	\$194,092
Adjuster	Heart Attack	02/22/2001	07/20/2008	54	\$3,318	To Age 65	\$4,977	\$0	\$4,977
Anesthesiologist	Breast Cancer	01/05/2007	07/28/2008	41	\$8,660	To Age 70	\$0	\$17,320	\$17,320
Attorney	Multiple Sclerosis	04/26/2007	06/07/2007	37	\$3,060	To Age 65	\$0	\$49,813	\$49,813
Banker	Back Injury	12/04/2002	04/14/2008	39	\$3,300	To Age 65	\$0	\$16,500	\$16,500
Business Owner	Eye Injury	02/23/2001	08/23/2007	49	\$4,806	To Age 65	\$0	\$62,478	\$62,478
Clerical Worker	Chronic Liver Disease	06/20/2001	01/08/2007	42	\$1,200	5 Years	\$0	\$5,610	\$5,610
Dental Hygienist	Peripheral Vascular Disease	03/20/2006	02/01/2007	30	\$6,000	To Age 70	\$0	\$116,332	\$116,332
Dermatologist	Hodgkins Disease	07/10/2006	02/07/2008	35	\$7,553	To Age 65	\$0	\$60,424	\$60,424
Engineer	Lung Cancer	01/17/2007	07/22/2007	55	\$4,850	To Age 65	\$14,550	\$0	\$14,550
Hair Stylist	Dislocated Shoulder	09/12/2006	10/06/2006	44	\$3,400	5 Years	\$54,805	\$9,718	\$64,523
Health Service Worker	Seizure Disorder	04/04/2008	05/08/2008	34	\$2,700	To Age 65	\$2,115	\$1,800	\$3,915
Investment Executive	Ear Disorder	08/24/2007	11/15/2007	53	\$4,000	To Age 65	\$1,067	\$26,000	\$27,067
Massage Therapist	Shoulder Injury	01/28/2008	04/02/2008	24	\$2,390	5 Years	\$0	\$14,340	\$14,340
Office Manager	Meningitis	11/22/2005	10/27/2007	36	\$1,200	To Age 65	\$0	\$13,200	\$13,200
Pediatrician	Rheumatic Fever	12/11/2002	07/27/2003	35	\$2,000	To Age 65	\$0	\$108,013	\$108,013
Nephrologist	Lyme Disease	05/11/2004	07/28/2007	39	\$2,411	To Age 65	\$8,117	\$19,690	\$27,807
Podiatrist	Pancreatic Cancer	10/28/2005	08/06/2007	42	\$10,000	To Age 70	\$0	\$141,944	\$141,944
Psychiatrist	Lower Back Disorder	07/01/2006	07/01/2007	39	\$2,492	To Age 65	\$0	\$27,412	\$27,412
Real Estate Agent	Leukemia	07/01/2005	02/01/2007	43	\$6,190	To Age 65	\$19,749	\$90,329	\$110,077
Registered Nurse	Knee Disorder	02/23/2001	05/23/2007	59	\$2,500	To Age 65	\$0	\$40,000	\$40,000
Sales Manager	Cardiomyopathy	01/31/2001	01/05/2002	42	\$780	To Age 65	\$0	\$68,251	\$68,251
Salesperson	Osteoarthritis	08/08/2000	01/16/2004	56	\$2,251	To Age 65	\$36,804	\$46,741	\$83,545
Software Developer	Spinal Cord Injury	02/12/2002	08/20/2005	27	\$2,270	To Age 65	\$0	\$49,155	\$49,155
Stock Broker	Crohns Disease	02/08/2002	02/24/2006	36	\$8,226	To Age 65	\$233,295	\$3,839	\$237,134

## Disability Insurance products *from* Northwestern Mutual

### **Individual Disability Income Coverage**

For personal protection. For Small Business, including a MultiLife discount for qualifying groups.

### **Group Disability Income Coverage**

Long-term or short-term coverage for groups of three or more people.

### **Interim-Term Disability Coverage**

Provides temporary coverage until an employee qualifies for employer-sponsored disability coverage.

### **Disability Overhead Expense Coverage**

Provides a monthly benefit for covered overhead expenses when a business owner is totally or partially disabled.

### **Disability Buy-Out Coverage**

Funds a disability buy-out agreement with a lump-sum or installment payments.

### **Key-Person Disability Coverage**

Provides a benefit to the business in the event the key person is disabled.

**protecting your most important asset**

Product availability is subject to state approval. Disability insurance policies contain exclusions and limitations that could affect individual coverage. For costs and more complete details, consult a Northwestern Mutual Financial Representative.

Carefully consider financial strength, contract language, optional benefits and difference in premiums before replacing a disability income insurance policy. It may be more prudent to supplement existing coverage with a new policy.

The products and services referenced are offered and sold only by appropriately appointed and licensed entities and Financial Representatives.

The Northwestern Mutual  
Life Insurance Company, Milwaukee, WI  
[www.northwesternmutual.com](http://www.northwesternmutual.com)

26-4084 (0201) (REV 0109)

