



Our Company > Company Overview

Company Overview



Doing What's Best for Clients Since 1857

Founded in 1857, our company has lived through the Civil War, the Crash of 1929, the Great Depression, two world wars, and numerous recessions. Our experience is extensive. We are well-positioned to help you manage financial risk and achieve financial security in today's complex world.

Committed to Diversity and Inclusion

People are the power behind Northwestern Mutual, and diversity makes us better. We are committed to reflecting and serving the marketplace. We will do so by attracting and enhancing the engagement of those who bring their unique perspectives, ideas, and beliefs. At Northwestern Mutual, people matter. Learn more about our commitment by reading our Diversity and Inclusion [brochure](#) and watching this [video](#).

[Distinctions](#)

[Mutuality](#)

[Our History](#)

[Diversity and Inclusion](#)

What Mutuality Means to You

Being a mutual company starts with doing the right thing. We focus on clients' long-term needs and best interests. Being a mutual also enables us to succeed and to preserve our considerable financial strength. These are our mutual differences:

How We Operate

Clients Come First

Mutual companies focus on serving their policyowners. Publicly traded stock companies typically split their focus between customers and shareholders. Whether you're buying insurance or investing in your future, the principles of mutuality guide the way we help you.

Dividends* Are a Real Value

Northwestern Mutual is like a cooperative. After setting aside a safe margin for reserves and surplus each year, the company returns what would otherwise be "profits" to its participating policyowners as dividends. We expect to pay nearly \$4.9 billion in dividends to policyowners in 2011 — and lead the industry in total individual life insurance dividends paid.

Loyalty to All Clients

Some companies try to attract new policyowners by offering special benefits only to them. We do not. As policy benefits are added, we have traditionally extended the same benefits to our current clients.

Maximizing Value With a Long-Term Investment Strategy

Because we have no shareholders, we can take a longer-term investment approach in our general account investment portfolio. Over time, this strategy has produced higher returns in our portfolio and greater policyowner value.

We Use the Same Approach in Guiding Our Clients' Investments.

Our investment products and services philosophy also employs a long-term focus. We want our clients to benefit from fundamentals, discipline, a long-term outlook and prudent risk management.

Carefully Managing Expenses

Vigorous cost management has long been a hallmark of our company — and a key advantage in the marketplace. Expenses on our principal product line have been consistently about one-third lower than the industry average. These savings can contribute to dividends.*

Excellent Customer Satisfaction

Northwestern Mutual has a persistency rate of 96% for life insurance in-force, a key indicator of customer satisfaction. Because clients keep their policies, their steadily paid premiums give us a cash flow for our investments, which can contribute to dividends.* It's mutuality at work.

About Quality and Value

In short, our goal is to be *simply* the best in quality and value. We aim to —

- Offer superior products
- Avoid gimmicks and fads

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Learn More

2011 Annual Report

View our iPad version with video interviews.

[Printable version of the report](#)

Historical Timeline

Learn about the milestones in Northwestern Mutual's history.

Fact Sheet

Fact Sheet for the Northwestern [Mutual Life Insurance Company](#).

[La hoja técnica de Northwestern Mutual](#)

Corporate Citizenship Report

This report highlights our commitment to the communities we serve.

Supplier Diversity

Our commitment to reach out to the community is an integral part of our daily operations.

- Upgrade our policies in the scope of their coverage to provide better benefits at lower costs

We have practiced four mutual values since our inception:

1. Doing the right thing for policyowners and other clients.
2. Building long-term relationships to meet client needs.
3. Building and preserving financial strength.
4. Offering world-class products and expert guidance that address changing needs over a lifetime.

Download Our Mutual Advantage

*The policy dividend is reviewed annually by the Company's Board of Trustees. Dividends are not guaranteed beyond 2010 and are subject to change.



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