

protecting your
MOST VALUABLE ASSET – you!

Whether it's supporting your daily living expenses today or funding your retirement savings for tomorrow, your ability to earn an income is your most important financial asset. But what if you suddenly became sick or hurt and were unable to work?

Would it be important to you to be able to protect that valuable asset – and at a discount?

You can – with individual disability income coverage purchased as part of a **MultiLife Discount Program** through your place of employment.

Your risk of becoming disabled is far greater than you might think. For individuals in their income-producing years, disability is a much greater risk than death. For example, a 37-year-old is more than three times more likely to become disabled than to die before reaching age 65.

An individual disability income policy from The Northwestern Mutual Life Insurance Company (Northwestern Mutual), purchased through a **MultiLife Discount Program**, can help protect you from the financial consequences of a disability. And, the premium discount can make it easier to fit this important coverage into your budget.

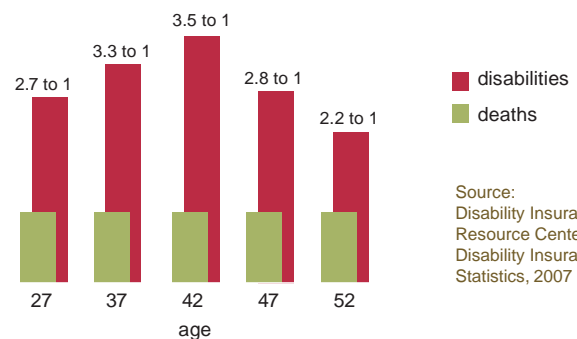
What is a MultiLife Discount Program?

First, it is not group disability coverage. Individual disability income policies are issued, with all the quality and flexibility you would expect from Northwestern Mutual.

With as few as four employees who purchase disability income policies, you get

- A 15% discount off a sex-neutral premium.
- A quality individual disability income policy, designed to meet your specific needs.
- Totally portable coverage, that can go with you anywhere, to any employer.
- Tax-free benefits when you pay the premium yourself with after-tax dollars.
- Essential protection for your most valuable asset – you!

Odds of Long-Term Disability vs. Death



Source:
 Disability Insurance
 Resource Center
 Disability Insurance
 Statistics, 2007

Contact me...

... to arrange a personal, no obligation consultation to review your existing disability program, and determine if your benefits are sufficient to your needs.

Product availability is subject to state approval. Consult a Northwestern Mutual Financial Representative to determine product availability in your state.

Disability insurance policies contain exclusions and limitations that could affect coverage. For costs and more complete information, consult a Northwestern Mutual Financial Representative.

The Northwestern Mutual
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