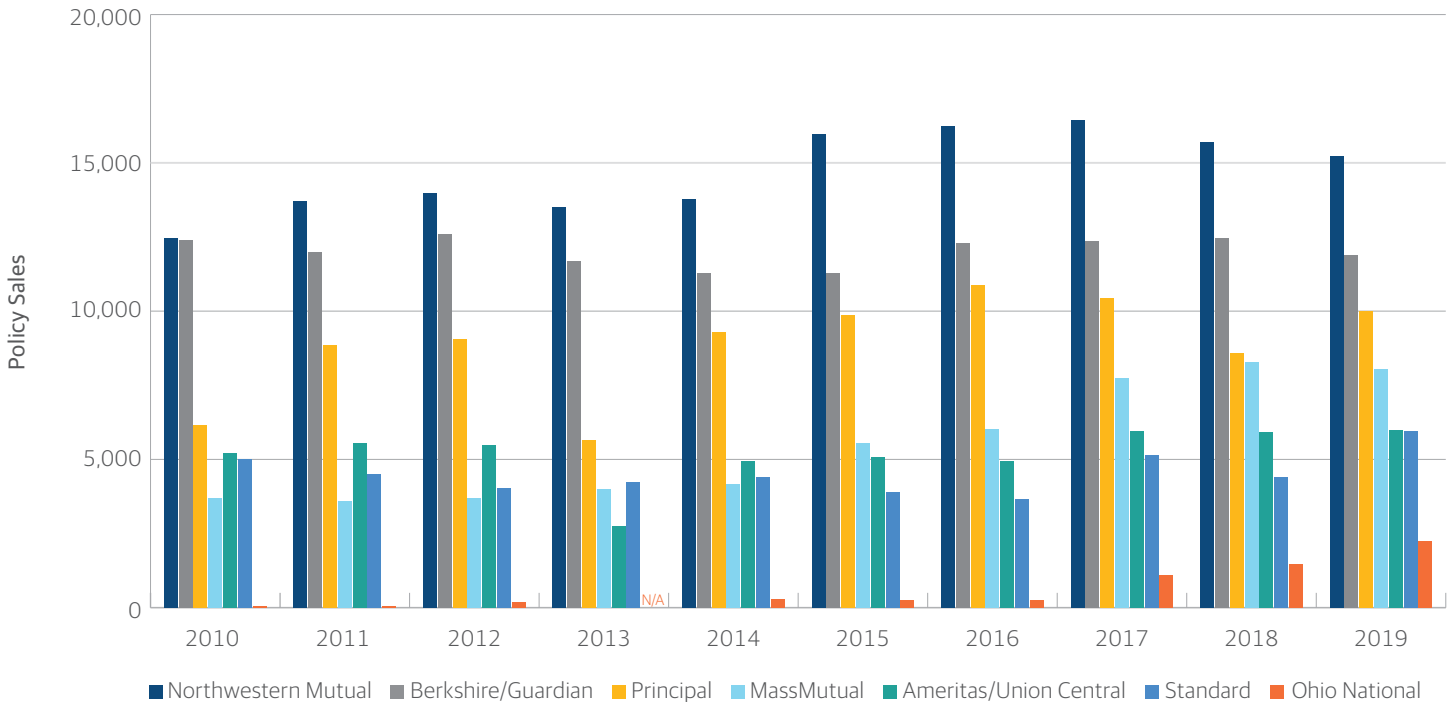


Taking the lead in the medical market

Disability Policy Sales in the Medical Market



Source: Gen Re, U.S. Individual Disability Market Survey, 2019 Results

- Northwestern Mutual's Medical Occupation Definition (MOD) of total disability was introduced in 2009. This was exclusively designed for physicians and dentists.
- The definition was enhanced in 2016 to provide a higher benefit in some situations, and is now called Medical Own Occupation Definition (MOOD).
- More of your peers choose Medical Own Occupation Definition and Northwestern Mutual over any other coverage or any other carrier in the disability income insurance marketplace.
- We recognize that physicians and dentists have unique financial needs, and we take the time to help you build a plan that protects you, your family and your income today as well as for the future.



Talk to your Northwestern Mutual financial representative or go to <http://di-checkup.com> to learn more about how the flexibility and choice of our Medical Own Occupation Definition applies to you.

Disability income insurance policies contain some contractual features and optional benefits that may not be available in all states. The ability to perform the substantial and material duties of your occupation is only one of the factors that determine eligibility for disability benefits. These policies also contain exclusions, limitations and reduction-of-benefit provisions. Eligibility for disability income insurance, additional policy benefits and qualification for benefits is determined on a case-by-case basis. For costs and complete details of coverage, please contact a Northwestern Mutual financial representative.

To be used with form ICC16.TT.DI.MED.(0916), ICC16.TT.NCDI.(0916) and ICC16.TT.GRDI.(0916) or state equivalent.

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

Not for use in the states of New Mexico and California.

(REV 0720)