

This is a representative sample of The Northwestern Mutual Life Insurance Company (Northwestern Mutual) RR series Non-Cancellable and Guaranteed Renewable Disability Income Policy. Policy benefits and wording may vary according to the classification of the Insured or to comply with state regulations. Some contractual features and optional benefits may not be available in all states. The notations are to guide you through provisions of the policy. They do not modify the policy terms.

Non-Cancellable and Guaranteed Renewable to age 65. You own the policy – we can't make any changes.

Continuing total disability protection for those who wish to postpone retirement.

The Northwestern Mutual Life Insurance Company agrees to pay the benefits provided in this policy, subject to its terms and conditions. Signed at Milwaukee, Wisconsin on the [Date of Issue].

This disability income policy is guaranteed renewable upon timely payment of premiums to the first policy anniversary after the Insured's 65th birthday and, during that period, can neither be cancelled nor have its terms or premiums changed by the Company.

John F. Selighe *Raymond J. Nivesta*
 CHAIRMAN AND CEO. SECRETARY

IMPORTANT NOTICE CONCERNING STATEMENTS IN THE APPLICATION FOR YOUR INSURANCE

Please read the copy of the application attached in this policy. Omissions or misstatements in the application could cause an otherwise valid claim to be denied. Carefully check the application and write to THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, 720 E. Wisconsin Avenue, Milwaukee, Wisconsin 53202, within 10 days, if any information shown on it is not correct and complete, or if any past medical history has been left out of the application. The application is a part of the policy and the policy was issued on the basis that the answers to all questions and the information shown on the application are correct and complete.

DISABILITY INCOME POLICY


Eligible For Annual Dividends.

Non-Cancellable and Guaranteed Renewable to Age 65

Conditionally Renewable to Age 75

Right To Return Policy. Please read this policy carefully. The policy may be returned by the Owner for any reason within ten days after it was received. The policy may be returned to your agent or to the Home Office of the Company at 720 East Wisconsin Avenue, Milwaukee, Wisconsin 53202. If returned, the policy will be considered void from the beginning and any premium paid will be refunded.

RR.NCDI.(0101)



STATE OF ISSUE	[Any State]	AGE AND SEX	35 Male
INSURED	John J. Doe	POLICY NUMBER	D1 000 001
POLICY DATE	February 1, 2001	PLAN	Disability Income
Exclusions -- See Section 3.			
RR.NCDI.(0101)			

This policy will share in dividends as determined by the Company. Any dividends paid will reduce the premiums for the policy.

We want you to be satisfied with the policy delivered to you.