

T4-T468 (0409) (REV 0110)

The Morthwestern Mutual Life Insurance Company • Milwaukee, WI www.northwesternmutual.com

Not all contracts are available in all states.

or state equivalent.

To be used with form numbers: RR.VA.BK.NGE(0704), RR.VB.BK.NGE(0704), RR.VA.BK.(0805), RR.VA.BK.(0805), RR.VA.FR.(0805), RR.VA.FR.NGE(0805), RR.VA.FR.RR.VA.FR

member FINRA and SIPC.

Northwestern Mutual Investment Services, LLC is a wholly owned company of The Northwestern Mutual Life Insurance Company, 611 East Wisconsin Avenue, Suite 600, Milwaukee, WI 53202-4797, 1-866-664-7737,

and expenses of the investment company before investing. The prospectus contains this first an authorized registered representative of NMIS for a prospectus. Read the prospectus carefully before investing or sending money.

Variable annuities are sold by prospectus only. Carefully consider the investment objectives, risks and charges and expenses of the investment company before investing. The prospectus contains this and other information. For more complete information contact an authorized registered representative of NMIS for a prospectus.

of the portfolios of the underlying funds.

The assets of each of the Divisions of the Separate Account are invested exclusively in the shares of one

 2 Based on the analysis of 1,513 variable annuity contracts in the Morningstar database as of 12/31/2009.

¹ The Morningstar Rating is calculated for subaccounts with at least a three-year history. It is calculated based on the Morningstar Risk-Adjusted Return measure that accounts for variation in a subaccount's monthly performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of subaccounts in each category receive five stars, the next 35% receive four stars, the next 35% receive three stars, the next 22.5% receive one star.

THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY (NORTHWESTERN MUTUAL)

MORNINGSTAR RATINGS

The Northwestern Mutual Select[™] Variable Annuity

17 funds with 5 star or 4 star ratings





Morningstar, Inc. has an outstanding reputation for independent and thorough investment analysis. And Morningstar gave its highest rating – five stars – to seven funds that are part of the Northwestern Mutual Select Variable Annuity offering. Ten other funds received four stars. Seventeen funds with four- or five-star ratings – star performance to be proud of!

To determine a fund's overall rating, Morningstar uses a weighted average of the performance figures associated with a fund's three-, five- and 10-year (if applicable) Morningstar Rating metrics. The ratings shown are part of the 39 variable sub-accounts that are available through a Northwestern Mutual Select Variable Annuity. Those not shown have not yet been rated by Morningstar. The performance data represents past performance. Ratings are historical and do not guarantee future performance. Investment return and principal value will fluctuate, so that shares, when redeemed, may be worth more or less than their original cost.

Although the performance of a variable annuity's subaccounts is one consideration, you should give equal consideration to the features, benefits and expenses of a variable annuity before making a product choice. The variable annuity prospectus explains and discloses other product features, which include purchase options, a guaranteed death benefit, tax-deferred growth, income options, and service options. Variable annuities are suitable for long-term investment purposes, typically, saving for retirement.

Mason Street Advisors, LLC (MSA) is the principal investment adviser for all the Portfolios in the Northwestern Mutual Series Fund, Inc. MSA has engaged and oversees sub-advisers who provide day-to-day management for certain of the Series Fund Portfolios. Each sub-adviser may be replaced without the approval of shareholders. Please see the prospectus for more information. Additional fund options are advised by Russell Investment Management Company, Fidelity Management & Research Company

¹ Morningstar Ratings (based
on risk adjusted retu	rns)

		Overall rating as			
Subaccount Name	Category	of 12/31/09	3yr	5yr	10 yr
Fidelity® VIP Contrafund® Portfolio Service Class 2	Large Blend out of 5668 funds	****	4	5	5
Fidelity® VIP Mid Cap Portfolio Service Class 2	Mid-Cap Growth out of 2528 funds	****	4	5	5
Focused Appreciation (MSA/Janus)	Large Growth out of 5927 funds	****	5	5	_
High Yield Bond (MSA)	High Yield Bond out of 1453 funds	****	5	5	5
Index 400 Stock (MSA)	Mid-Cap Blend out of 799 funds	****	4	4	5
Russell Real Estate Securities	Real Estate out of 506 funds	****	5	5	5
Select Bond (MSA)	Intermediate-Term Bond out of 1796 funds	****	4	4	5
Asset Allocation (MSA)	Moderate Allocation out of 2564 funds	***	4	4	_
Equity Income (MSA/T. Rowe Price)	Large Value out of 3922 funds	***	4	4	_
Growth Stock (MSA)	Large Growth out of 5927 funds	***	4	4	4
International Equity (MSA/Franklin Templeton)	Foreign Large Value out of 823 funds	****	3	4	5
Large Cap Core Stock (MSA)	Large Growth out of 5927 funds	***	3	4	4
Neuberger Berman AMT Socially Responsive	Large Blend out of 5668 funds	***	3	3	5
Russell Core Bond	Intermediate-Term Bond out of 1796 funds	****	4	4	5
Russell Non-U.S.	Foreign Large Blend out of 1418 funds	***	3	3	4
Small Cap Growth (MSA)	Small Growth out of 1633 funds	****	2	2	5
Small-Cap Value (MSA/T. Rowe Price)	Small Blend out of 1316 funds	***	4	4	-
Balanced (MSA)	Conservative Allocation out of 857 funds	***	3	3	3
Domestic Equity (MSA/Capital Guardian)	Large Value out of 3922 funds	***	3	3	_
Index 500 Stock (MSA)	Large Blend out of 5668 funds	***	3	3	3
Mid Cap Growth Stock (MSA)	Mid-Cap Growth out of 2528 funds	***	4	3	3
Russell Multi-Style Equity	Large Blend out of 5668 funds	***	3	3	2
International Growth (MSA/Janus)	Foreign Large Growth out of 877 funds	**	1	2	-
Mid Cap Value (MSA/American Century)	Mid-Cap Value out of 1103 funds	**	2	2	_
Russell Aggressive Equity	Small Blend out of 1316 funds	**	2	3	2

Ratings are historical and do not represent future results. The performance of variable funds is not guaranteed. Morningstar ratings are based on front-load and include ongoing asset based charges of mortality and expense and portfolio fees. The one-time initial sales charge is not included.

The Northwestern Mutual Select Variable Annuity

If **you** would like to learn more about the **Northwestern Mutual** Select Variable Annuity and how it might help you meet your financial objectives,

contact your financial representative.

- **☆** Consistent, stellar ratings
- **☆** Lower total expenses than most variable annuities, based on expense data from Morningstar as of $12/31/09^2$
- ☆ Available front-load, back-load and fee-based
- ★ Multiple managers*
 - Mason Street Advisors
- T. Rowe Price
- Neuberger Berman

- Russell
- American Century
- MFS

- Capital Guardian
- Franklin Templeton
- PIMCO
- Fidelity

^{*}Morningstar tracks variable funds with a three-year minimum performance history.

