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# MUTUAL KNOWLEDGE

ADVANCED SEARCH

[Mutual Knowledge](#) [What's New](#) [My Place](#) [A TO Z INDEX](#) [Quick Links](#) [Glossary](#) [Guides](#) [About](#)

[HOME](#) [PROCEDURE](#) [TOPIC](#) [LIFE EVENT](#)

## Dividends Frequently Asked Client and Field Questions [Created 8:58pm (CDT) 3/18/2020]

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### What impact will the COVID-19 crisis have on the annual dividend this year?

No changes are being made to the annual dividend payout this calendar year as result of COVID-19.

### What impact will the COVID-19 crisis have on future dividends?

- Northwestern Mutual has a long history of paying dividends. The 2020 dividend payout marks the 149<sup>th</sup> consecutive year we are making a dividend payout. Meaning through the great depression, recessions, natural disasters and even the 1918 influenza pandemic, a dividend payout was made.
- When determining future dividend payouts, our objective will continue to be to pay the highest possible dividends, consistent with maintaining long-term financial strength.
- Currently Northwestern Mutual holds the highest possible financial strength ratings from every rating agency and we started this year with a record level of surplus. Our exceptional financials will serve our clients well in this time of volatility and they put us in a good position to withstand fluctuations in our experience.
- We've had 160+ years of successful claim management, offering help during times of crisis such as the depression, world wars, and most recently 9/11. We have demonstrated that we are built for the unexpected and we are well positioned to endure the current crisis.
- With 82% of Northwestern Mutual's General Account invested in high quality, fixed income investments, the stability of our investment portfolio is a strength – especially given the current market movements related to COVID-19.
- In addition to reflecting our strong investment experience, life insurance dividends also reflect Northwestern Mutual's superior expense and mortality experience. In 2020, about 70% of the expected life insurance dividend payout is from the mortality and expense components.
- It is due to the company's careful management of all three of these (interest, mortality, and expenses), as well as morbidity and great persistency for all of our product lines, that Northwestern Mutual continues to deliver exceptional product value in all economic environments.
- While dividends are not guaranteed and future dividends cannot be predicted, they are just one example of whole life insurance's numerous benefits. From a death benefit available to protect loved ones on day one, to cash value that is guaranteed to grow year over year, no other asset offers as many benefits to a policyowner's financial plan.
- Regardless of the current environment, Northwestern Mutual maintains the financial strength and product value that is essential to keeping our clients on the path to financial security.

Rating:  0

#### Life Event

- Accident
- Age of Majority
- Bankruptcy
- Birth of a Child
- Death
- Disability
- Divorce
- Estate Planning
- Getting a Job
- Health Care Covera...
- Hospital Stay
- Illness
- Injury
- Marriage
- Name Change
- Retirement
- Unemployment
- Vacation or Foreign...

#### Procedure

- Account opening
- Adding a Policy fro...
- Address Change
- Application Input
- Apply Money from...
- Assembling a Contract
- Auditing a Contract
- Benefits
- Billing Account Cha...
- Business Continuity...
- CAS
- Completing an Appl...
- Contract Delivery
- Conversion
- Coronavirus
- Covid-19
- Distribution
- Document Pull
- Edits
- FedEx Delivery
- File a Claim
- GAT
- Investments
- Mailing
- Make a Payment
- Market volatility
- New Business
- Package Tracking
- Pending Applications
- Pending Changes
- Phone transaction
- Policy Change
- Policy Reporting
- Process a Claim

#### Topic

- 1035 Exchange
- Accounts
- Accumulated Value
- Additional Dividend
- Application informat...
- Asset Allocation
- Attending Physican...
- B and T Guidelines
- Beneficiary informat...
- Benefit Information
- Billing and Payment
- Blended Term
- Calls
- Claims
- Claims Approval Pr...
- Client History Interv...
- Client Website
- Commission Authori...
- Conservancy
- Contestability
- Conversion
- Criminal History
- Defects
- Definition
- Disability
- eSignature
- Foreign Mail
- Form free
- Guideline
- Insurance Operation...
- Interoffice Mail
- Investments
- Keyperson
- Licensing

Process a Payment	Record Retrieval	Loans	Mail Records
Referral	Reinstate a policy	Mail Services	Maturity
Removing a Policy f...	Reproduce a Contract	Medical Impairments	Modified Endowme...
Request Replacemen...	Reverse a Loan	Network Office Mail	Not In Good Order
Reverse a Payment	Risk Assessment	One Touch Enablem...	P1
Send Money to Client	Servicing	Packages	Paperless
Submitting an Appli...	Trading	Pending Application	Pending Cases
Underwriting	Underwriting Guidel...	Policy Contracts	Policy Information
		Pouch Mail	Premium
		Proxy	Real Estate
		Reconsiderations	Referrals
		Reinsurance	Replacement
		Reproduce Policy C...	Requirements
		Riders	Risk assessment
		Service Center	Standard work
		Stocks and Bonds	Subsidiaries
		Tax Codes and Forms	Tax Information
		Treasury	Trust
		Underwriting	Waiver of Premium

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