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SECRETARY OF THE
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LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required to Complete This Page

1. Registrant Name The Northwestern Mutual Life Insurance Company			
2. Address <input type="checkbox"/> Check if different than previously reported 720 East Wisconsin Avenue			
3. Principal Place of Business (if different from line 2) City: Milwaukee State/zip (or Country) Wisconsin 53202			
4. Contact Name	Telephone	E-mail (optional)	5. Senate ID #
Michael L. Youngman	(414)665-1891		29607-12
7. Client Name	<input checked="" type="checkbox"/> Self		6. House ID #
			3129600

TYPE OF REPORT 8. Year 2004 Midyear (January 1-June 30) OR Year End (July 1-December 31)

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report ⇔ Termination Date _____

11. No Lobbying Activities

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

12. Lobbying Firms	13. Organizations
INCOME relating to lobbying activities for this reporting period was:	EXPENSES relating to lobbying activities for this reporting period were:
Less than \$10,000 <input type="checkbox"/>	Less than \$10,000 <input type="checkbox"/>
\$10,000 or more <input type="checkbox"/> ⇔ \$ _____ Income (nearest \$20,000)	\$10,000 or more <input checked="" type="checkbox"/> ⇔ \$ <u>2,000,000</u> Expenses (nearest \$20,000)
Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).	14. REPORTING METHOD. Check box to indicate the accounting method. See instructions for description of each method.
	<input type="checkbox"/> Method A. Reporting amounts using LDA definition
	<input type="checkbox"/> Method B. Reporting amounts under section 603 Internal Revenue Code
	<input checked="" type="checkbox"/> Method C. Reporting amounts under section 162 Internal Revenue Code

Michael Youngman

Signature _____ Date _____

Printed Name and Title Michael L. Youngman, Vice President

Registrant Name The Northwestern Mutual Life Insurance Company Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code as requested. Attach additional page(s) as needed.

15. General issue area code CSP (one per page)

16. Specific lobbying issues

See attachment

17. House(s) of Congress and Federal agencies contacted Check if None

US Senate
US House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Michael L. Youngman	
Douglas P. Bates	
Steven M. Radke	

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date 8/13/04

Printed Name and Title Michael L. Youngman, Vice President

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CSP – Mid Year 2004

H.R. 122 The Wireless Telephone Spam Protection Act (Holt) – Electronic communications w/customers and potential customers; privacy; regulatory authority; penalty provisions.

H.R.395 - Do-Not-Call Implementation Act relevance to direct marketers of insurance.

H.R.1636 - Consumer Privacy Protection Act of 2003 broad privacy protection bill, intended to carve-out companies already complying with GLB.

H.R.1910 - To prohibit discrimination on the basis of genetic information with respect to health insurance. Genetic information is critical to determine risk class when issuing life insurance.

H.R.2035 - Identity Theft and Financial Privacy Protection Act of 2003 main provisions folded into H.R.2622.

H.R. 2622 - Fair and Accurate Credit Transactions Act of 2003 sharing of medical information; permanent federal preemption.

H.R. 2633 - Identity Theft Protection and Information Blackout Act of 2003 sharing of medical information.

S.16 - Equal Rights and Equal Dignity for Americans Act of 2003 genetic information is critical to determine risk class when issuing life insurance.

S.228 - Social Security Number Misuse Prevention Act prevents requiring applicant to disclose SS# in order to obtain product or service

S. 563, the Computer Owners' Bill of Rights (Dayton) – Electronic communications w/customers and potential customers; privacy; regulatory authority; penalty provisions.

S. 877, CAN-Spam Act of 2003 (Burns-Wyden) – Electronic communications w/customers and potential customers; privacy; regulatory authority; penalty provisions.

S.1053 - Genetic Information Nondiscrimination Act of 2003 genetic information is critical to determine risk class when issuing life insurance.

S. 1231, Stop Pornography and Abusive Marketing Act (Schumer) – Electronic communications w/customers and potential customers; privacy; regulatory authority; penalty provisions.

S. 1293, the Criminal Spam Act of 2003 (Hatch) – Electronic communications w/customers and potential customers; privacy; regulatory authority; penalty provisions.

CSP – Mid Year 2004 Page Two

S. 1327, REDUCE Spam Act of 2003 (Corzine) – Electronic communications w/customers and potential customers; privacy; regulatory authority; penalty provisions.

Registrant Name The Northwestern Mutual Life Insurance Company Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code and provide information as requested. Attach additional page(s) as needed.

15. General issue area code FIN (one per page)

16. Specific lobbying issues

See attachment

17. House(s) of Congress and Federal agencies contacted Check if None

US Senate
US House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Michael L. Youngman	
Douglas P. Bates	
Steven M. Radke	

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date 8/13/04

Printed Name and Title Michael L. Youngman, Vice President

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FIN – Mid Year 2004

H.R.395 - Do-Not-Call Implementation Act relevance to direct marketers of insurance.

H.R.1636 - Consumer Privacy Protection Act of 2003 broad privacy protection bill, intended to carve-out companies already complying with GLB.

H.R.2035 - Identity Theft and Financial Privacy Protection Act of 2003 main provisions folded into H.R.2622.

H.R. 2622 - Fair and Accurate Credit Transactions Act of 2003 sharing of medical information; permanent federal preemption.

H.R. 2633 - Identity Theft Protection and Information Blackout Act of 2003 sharing of medical information.

H.R. 3927 - The Life Insurance Anti-Discrimination in Travel Act, dealing with the use of travel history in underwriting life insurance.

H.R. 4634 - Terrorism Insurance Backstop Extension Act of 2004, to extend the Terrorism Risk Insurance Program; group life.

H.R. 4772 - Terrorism Risk Insurance Program Extension Act of 2004, to extend the Terrorism Risk Insurance Program; group life.

S.16 - Equal Rights and Equal Dignity for Americans Act of 2003 genetic information is critical to determine risk class when issuing life insurance.

S.228 - Social Security Number Misuse Prevention Act prevents requiring applicant to disclose SS# in order to obtain product or service.

S. 2764 - Terrorism Risk Insurance Extension Act of 2004, to extend the Terrorism Risk Insurance Program; group life.

Uniform Securities Act; Comments on NASD Notices to Members; SEC proposed rules and regulations re: mutual fund matters (SEC proposed rule 15c2-2 and amendments to Rule 10b-10; NASD Notices to Members 03-77 and 04-45).

SEC Proposed Rule: Certain thrift institutions deemed not to be investment advisers Release Nos. 34-49639, IA-2232, file no. S7-20-04 – proposal exempted certain trust-related activities of thrifts from coverage of Investment Advisers Act of 1940.

The Northwestern Mutual
Registrant Name Life Insurance Company Client Name Self

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15. General issue area code INS (one per page)

16. Specific lobbying issues

See attachment

17. House(s) of Congress and Federal agencies contacted Check if None

US Senate
US House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
..... Michael L. Youngman	
..... Douglas P. Bates	
..... Steven M. Radke	
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19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date 8/13/04

Printed Name and Title Michael L. Youngman, Vice President

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INS -- Mid Year – 2004

H.R.1910 - To prohibit discrimination on the basis of genetic information with respect to health insurance. Genetic information is critical to determine risk class when issuing life insurance.

H.R. 2622 - Fair and Accurate Credit Transactions Act of 2003 sharing of medical information; permanent federal preemption.

H.R. 2633 - Identity Theft Protection and Information Blackout Act of 2003 sharing of medical information.

H.R. 3927 - The Life Insurance Anti-Discrimination in Travel Act, dealing with the use of travel history in underwriting life insurance.

H.R. 4634 - Terrorism Insurance Backstop Extension Act of 2004, to extend the Terrorism Risk Insurance Program; group life.

H.R. 4772 - Terrorism Risk Insurance Program Extension Act of 2004, to extend the Terrorism Risk Insurance Program; group life.

S.1053 - Genetic Information Nondiscrimination Act of 2003 genetic information is critical to determine risk class when issuing life insurance.

S.1373 -- Insurance Consumer Protection Act of 2003 (Hollings) Federal regulation of insurance; creation of Insurance Regulatory Commission.

S. 2764 - Terrorism Risk Insurance Extension Act of 2004, to extend the Terrorism Risk Insurance Program; group life.

The Northwestern Mutual
Registrant Name Life Insurance Company Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code and information as requested. Attach additional page(s) as needed.

15. General issue area code RET (one per page)

16. Specific lobbying issues

See attachment

17. House(s) of Congress and Federal agencies contacted Check if None

US Senate
US House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Michael L. Youngman	
Douglas P. Bates	
Steven M. Radke	

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date 8/13/04

Printed Name and Title Michael L. Youngman, Vice President

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RET – Mid Year 2004

H. R. 323 - To amend title I of the Employee Retirement Income Security Act of 1974 to provide for joint trusteeship of single-employer pension plans. To provide for joint trusteeship of single-employer pension plans.

H. R. 796 - Comprehensive Long-Term Care Act of 2003 To provide for coverage of expanded nursing facility and in-home services for dependent individuals under the Medicare Program.

H.R. 1000 - Pension Security Act of 2003. Providing investment advice.

H. R. 1406 - To amend title XIX of the Social Security Act to permit additional States to enter into long -term care partnerships under the Medicaid Program in order to promote the use of long -term care insurance. To amend title XIX of the Social Security Act to permit additional States to enter into long -term care partnerships under the Medicaid Program in order to promote the use of long -term care insurance.

H.R. 1776 - Pension Preservation and Savings Expansion Act of 2003. Make retirement savings opportunities permanent, expand and improve retirement savings vehicles, extend pension coverage, enhance fairness and portability, revitalize defined benefit plans, etc.

H.R. 2096 - Long-Term Care and Retirement Security Act of 2003. Allow deductions for qualified long-term care insurance premiums.

H.R.2420 - Mutual Fund Integrity and Fee Transparency Act of 2003.

H.R. 2458 - To amend the Internal Revenue Code of 1986 to exclude from gross income a percentage of lifetime annuity payments, and for other purposes. Exclude from gross income a percentage of lifetime annuity payments.

H.R. 2910 - Multiemployer Pension Security Act of 2003. To provide special rules for Teamster plans relating to termination and funding.

H.R.3108 - Pension Funding Equity Act of 2003.

H.R. 4595 - The Ronald Reagan Alzheimer's Breakthrough Act of 2004, to provide a tax incentive for long-term care.

S. 9 - Pension Protection and Expansion Act of 2003. To protect the retirement security of American workers by ensuring that pension assets are adequately diversified and by providing workers with adequate access to, and information about, their pension plans.

S. 95 - To make permanent the pension and individual retirement arrangement provisions of the Economic Growth and Tax Relief Reconciliation Act of 2001. To make permanent

RET – Mid Year 2004 Page Two

the pension and individual retirement arrangement provisions of the Economic Growth and Tax Relief Reconciliation Act of 2001.

S.1031 To amend the Internal Revenue Code of 1986 to allow a tax credit for long-term care givers.

S. 1335 - Long-Term Care and Retirement Security Act of 2003. To amend the Internal Revenue Code of 1986 to allow individuals a deduction for qualified long -term care insurance premiums, use of such insurance under cafeteria plans and flexible spending arrangements, and a credit for individuals with long -term care needs.

S.1610 - Defined Benefit Pension Plan Reform Act of 2003.

S.1892 - To provide information and advice to pension plan participants to assist them in making decisions regarding the investment of their pension plan assets, and for other purposes.

S.1971 - Mutual Fund Investor Confidence Restoration Act of 2003.

S.2005 - Pension Stability Act

S. 2533 - The Ronald Reagan Alzheimer's Breakthrough Act of 2004, to provide a tax incentive for long-term care.

The Northwestern Mutual
Registrant Name Life Insurance Company Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code** information as requested. Attach additional page(s) as needed.

15. General issue area code TAX (one per page)

16. Specific lobbying issues

See attachment

17. House(s) of Congress and Federal agencies contacted Check if None

US Senate
US House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Michael L. Youngman	
Douglas P. Bates	
Steven M. Radke	
Kathleen H. Schluter	

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date 8/13/04

TAX – Mid Year 2004

H.R. 2 - Jobs and Growth Tax Relief Reconciliation Act of 2003. Annuities fix.

H.R. 8 - Death Tax Repeal Permanency Act of 2003. Estate tax.

H.R. 51 - Family Heritage Preservation Act. Estate tax.

H.R. 57 - Death Tax Permanency Act of 2003. Estate tax.

H.R. 139 - Permanent Death Tax Repeal Act of 2003. Estate tax.

H.R. 158 - To make the repeal of the estate tax permanent. Estate tax.

H.R. 210 - To amend the Internal Revenue Code of 1986 to accelerate the individual income tax rate cuts made by the Economic Growth and Tax Relief Reconciliation Act 2001 and to make permanent all tax cuts made by that Act. Estate tax.

H.R. 407 - To repeal the sunset of the provisions of the Economic Growth and Tax Relief Reconciliation Act of 2001. Estate tax.

H.R. 414 - Life Insurance Employee Notification Act. The nondisclosure of employer-owned life insurance coverage of employees.

H.R. 432 - To amend chapters 83 and 84 of title 5, United States Code, to provide for the indexation of deferred annuities; to provide that a survivor annuity be provided to the widow or widower of a former employee who dies after separating from Government service with title to a deferred annuity under the Civil Service Retirement System but before establishing a valid claim therefor, and for other purposes. To provide for the indexation of deferred annuities; to provide that a survivor annuity be provided to the widow or widower of a former employee who dies after separating from Government service with title to a deferred annuity under the Civil Service Retirement System but before establishing a valid claim therefor.

H.R. 808 - Life Insurance Tax Simplification Act of 2003. Repealing Sections 809 and 815.

H.R. 1612 - To make permanent the tax benefits enacted by the Economic Growth and Tax Relief Reconciliation Act of 2001. Estate tax.

H.R. 2127 - Taxpayer Savings and Employee Notification Act of 2003. Protect tax benefits relating to company-owned life insurance.

H.R. 2228 - To amend the Internal Revenue Code of 1986 to permit the consolidation of life insurance companies with other companies. Permitting consolidated returns.

TAX – Mid Year 2004 Page Two

H.R. 2458 - Secure Annuity Income for Life Act of 2003. To exclude from gross income a percentage of lifetime annuity payments.

H.R. 2477 - To amend the Internal Revenue Code of 1986 to increase the exclusion equivalent of the unified credit allowed against the estate tax to \$7,500,000 and to modify the estate tax rate schedule. Estate tax.

H.R. 2480 - To amend the Internal Revenue Code of 1986 to reduce estate and gift tax rates to 30 percent, to increase the exclusion equivalent of the unified credit to \$10,000,000, and to increase the annual gift tax exclusion to \$50,000. Estate tax.

H.R. 2481 - Estate Tax Reduction Act of 2003. Estate tax.

H.R. 2502 - Estate Tax Relief Act of 2003. Estate tax.

H.R. 2513 - Estate Tax Repeal for Family-Owned Farms and Businesses Act of 2003. Estate tax.

H.R. 2532 - Save Social Security First Act of 2003. Estate tax.

H.R. 2610 - To amend the Internal Revenue Code of 1986 to restore the estate tax and repeal the carryover basis rule, to increase the estate and gift tax unified credit to an exclusion equivalent of \$5,000,000, and to reduce the rate of the estate and gifts taxes to the generally applicable capital gains income tax rate. Estate tax.

H.R. 2682 - Estate Tax Reduction Act of 2003. Estate tax.

H.R. 2896 - American Jobs Creation Act of 2003. International issues, corporate-owned life insurance, non-qualified deferred compensation.

H.R. 3521 - Tax Relief Extension Act of 2003. To amend the Internal Revenue Code of 1986 to extend certain expiring provisions, and for other purposes. Section 809 repeal.

H.R. 4520 (House) – American Jobs Creation Act of 2004 – taxation of nonqualified deferred compensation plans.

H.R. 4520 (Senate) – Jumpstart Our Business Strength Act – taxation of nonqualified deferred compensation plans.

H.R. 4849 - the Retirement Security for Life Act of 2004, to provide a tax incentive for annuities.

TAX – Mid Year 2004 Page Three

S. 2 - Jobs and Growth Tax Relief Reconciliation Act of 2003. Repealing Sections 809 and 815, non-qualified deferred compensation, Edwards corporate-owned life insurance amendment, annuities.

S. 13 - Death Tax Fairness Act of 2003. Estate tax.

S. 34 - Estate Tax Repeal Acceleration (ExTRA) for Family-Owned Businesses and Farms Act. Estate tax.

S. 96 - Contract With Investors. Estate tax.

S. 135 - Dayton Fair Tax Cut Act. Estate tax.

S. 169 - Permanent Death Tax Repeal Act of 2003. Estate tax.

S. 992 - Life Insurance Tax Simplification Act of 2003. Repealing Sections 809 and 815

S. 1054 - Jobs and Growth Tax Relief Reconciliation Act of 2003. Repealing Sections 809 and 815, non-qualified deferred compensation, Edwards corporate-owned life insurance amendment, annuities.

S. 1475 - Promote Growth and Jobs in the USA Act of 2003. Competitiveness of American business, international tax issues.

S. 1495 - To amend the Internal Revenue Code of 1986 to permit the consolidation of life insurance companies with other companies. Permitting consolidated returns.

S. 1596 - Tax Relief Extension Act of 2003. To provide extensions for certain expiring provisions of the Internal Revenue Code of 1986, and for other purposes. Section 809 repeal.

S. 1637 - Jumpstart Our Business Strength (JOBS) Act. To amend the Internal Revenue Code of 1986 to comply with the World Trade Organization rulings on the FSC/ETI benefit in a manner that preserves jobs and production activities in the United States, to reform and simplify the international taxation rules of the United States, and for other purposes.

S. 2424 - National Employee Savings Trust Equity Guarantee Act - Senate Pension bill.

Final Split Dollar Regulations – Reg. 1.61-22 and 1.7872-15 – taxation of split dollar plans

Notice 2002-8 – taxation of split dollar plans

TAX – Mid Year 2004 Page Four

Proposed Valuation Regulations – valuation of life insurance at transfer

Proposed Reg. 1.402(a) – 1(a)(2)

Proposed Reg. 1.79-1

Proposed Reg. 1.83-3(e)

Rev. Proc. 2004-16

Senate Finance Committee proposal to add IRC 101(j) – taxation of death benefit of COLI

ILL Gov. 2005 budget – taxation of COLI death benefit

Various State Insurable Interest Statues – expansion of insurance interest rules for charitable owned life insurance or investor owned life insurance on charitable donors

LA HB1692 and Dept. of Ins. Directive 180

TN SB3496 / HB3589

TX 20 TAC 3.9250

The Northwestern Mutual
Registrant Name Life Insurance Company Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code and information as requested. Attach additional page(s) as needed.

15. General issue area code TOR (one per page)

16. Specific lobbying issues

See attachment

17. House(s) of Congress and Federal agencies contacted Check if None

US Senate
US House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Michael L. Youngman	
Douglas P. Bates	
Steven M. Radke	

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date 8/13/04

TOR – Mid Year 2004

H.RES.269 - Providing for consideration of H.R. 1115. Fairness for interstate class members and defendants.

S. 274 - Class Action Fairness Act of 2003. Fairness for interstate class members and defendants.

H.R. 1115 - Class Action Fairness Act of 2003. Fairness for interstate class members and defendants.

Registrant Name The Northwestern Mutual Life Insurance Company Client Name Self

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15. General issue area code TRD (one per page)

16. Specific lobbying issues

See attachment

17. House(s) of Congress and Federal agencies contacted Check if None

US Senate
US House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Michael L. Youngman	
Douglas P. Bates	
Steven M. Radke	

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date 8/13/04

Printed Name and Title Michael L. Youngman, Vice President

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TRD - - Mid Year 2004

S. 1873 - Call Center Consumer's Right to Know Act of 2003. Outsourcing.

