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## Is Northwestern Mutual's new ad campaign a bellwether?

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By Editorial Staff      Thu, Jan 4, 2018

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A new brand campaign from Northwestern Mutual, whose TV ads viewers of college football's bowl games could see first-hand on their video screens last weekend, downplays retirement planning and encourages a members of a younger audience to enjoy their money today.

The campaign's theme is "Spend Your Life Living." In [one ad](#), a bearded young father suddenly realizes that his kids won't be young forever and decides to dig a backyard swimming pool for them to enjoy the present. According to ispot.tv, the ad had a "78% positive" sentiment rating.

"Many people are stressed about their finances and saving for their future retirements, making it challenging to make the most of life's moments now without feeling guilty," Northwestern Mutual said in a press release. The mutual giant intends the campaign "to reframe people's idea of planning for their financial futures, and help them feel empowered to make the most of enjoying life every single day."

The new theme, coincidentally or not, fits perfectly with the pivot from the "retirement readiness" to "financial wellness" within corporate human resource circles. The shift is occurring as the Boomer share of the employee population gradually shrinks and the priorities of younger workers come to the fore.

"People are in a balancing act of how they can enjoy today while preparing for tomorrow, and this results in massive anxiety," said Aditi Gokhale, chief marketing officer, Northwestern Mutual, in statement that echoes the latest financial wellness literature.

Financial wellness programs are now seen as speaking more generally to different age groups and even different cultural groups than retirement readiness programs do. [See today's cover story on financial wellness in RIJ.]

"Through focus group research, Northwestern Mutual found that the tension between living for now and saving for later was universal for people regardless of demographics," the release said.

Advertising agency GSD&M (Austin, Tx.) worked with Northwestern Mutual on developing the overall brand campaign and created four TV spots for "Spend Your Life Living" that will air throughout 2018. The ad spots — called "Backyard Bliss," "This Call's for You," "Fish Out of Water" and "Ocean, Whoa" — tap into each of the consumer insights.

Spots began to launch during the Cotton Bowl on December 29 and on ABC Network during Dick Clark's New Year's Rockin' Eve and will be featured across numerous platforms including print, digital, and social.

As the presenting sponsor of the Rose Bowl Game for the fourth consecutive year, Northwestern Mutual also brought the new campaign to life with a large-scale event on January 1. Northwestern Mutual took over part of the tailgate outside of the Rose Bowl stadium to recreate a massive end zone, encouraging fans to join and share their best touchdown dance on social media with #SpendLifeLiving. The Northwestern Mutual "Touchdown Dance" will also be recreated at the College Football Playoff National Championship game on January 8.

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