




THE NORTHWESTERN MUTUAL

Columns

AUGUST 2012 VOL. 31, NO. 8



2012
JOURNEY
TO MILWAUKEE

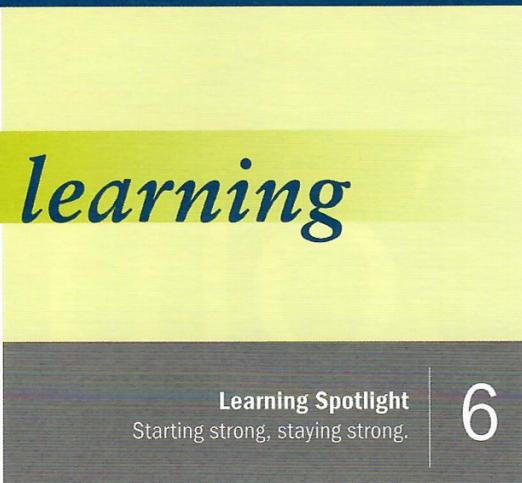
learning planning growing

July 21-25, 2012

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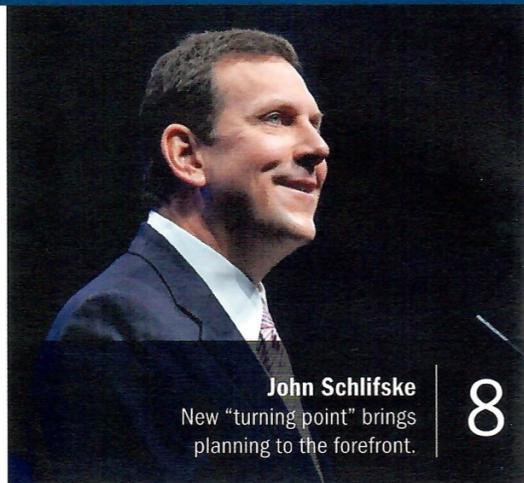


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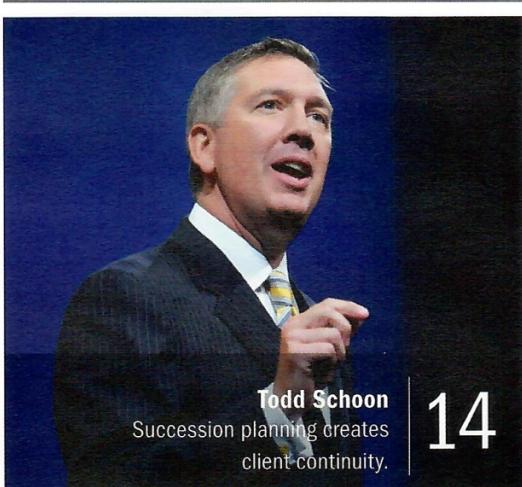
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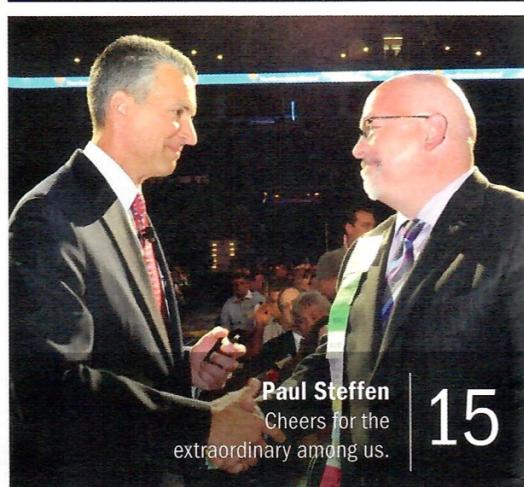
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It's nice to have a plan – for yourself and your business. Whether it's tips on the best way to incorporate financial planning into your practice or the first steps toward succession planning, each session at the 2012 Annual Meeting offered ideas to propel careers. Add to that the warm feeling of seeing old friends and spending some extra time with family, and there's no doubt that this year's gathering renewed our souls.



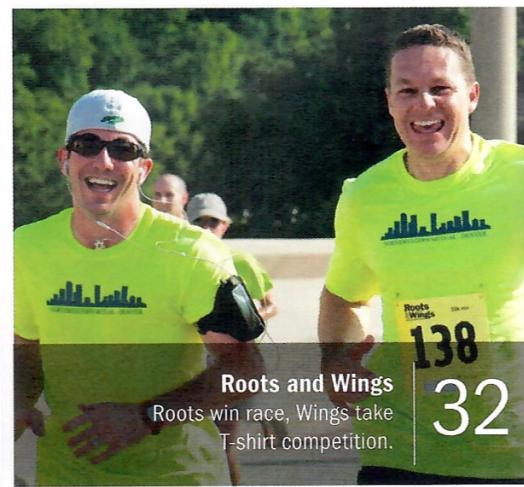
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Our JOURNEY of EXCELLENCE

learning planning growing

Journey of Excellence

Colleagues recount their journeys to help us shape our own path.

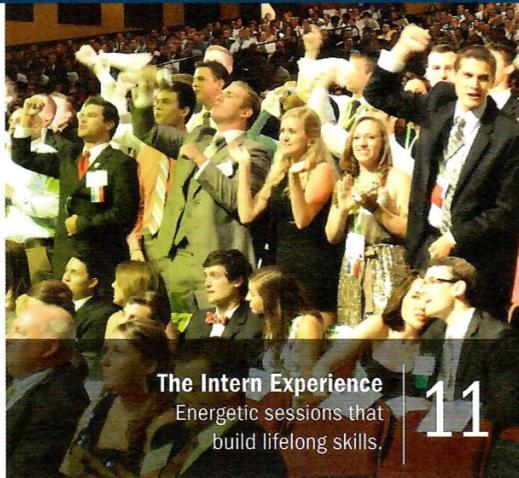
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Forum Recognition Dinner

The company's top producers gather to celebrate and share ideas.

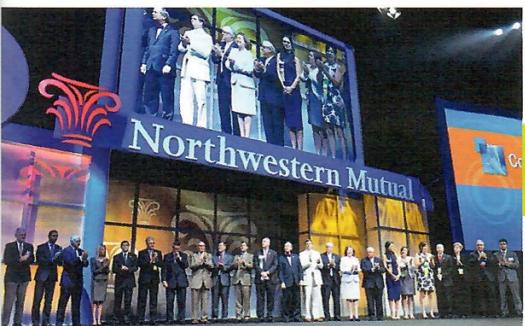
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Recognizing hard-working volunteers throughout the field.

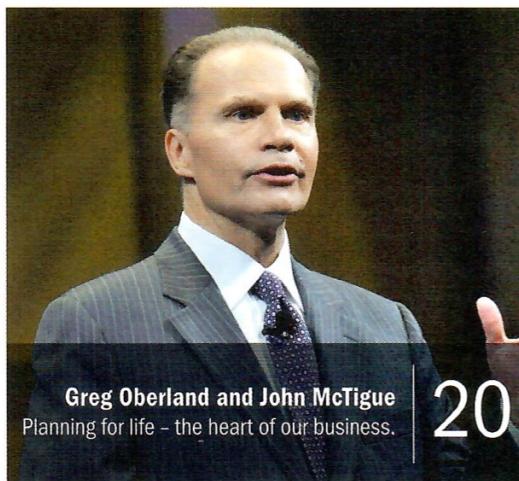
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Ideas on growth for your career and practice.

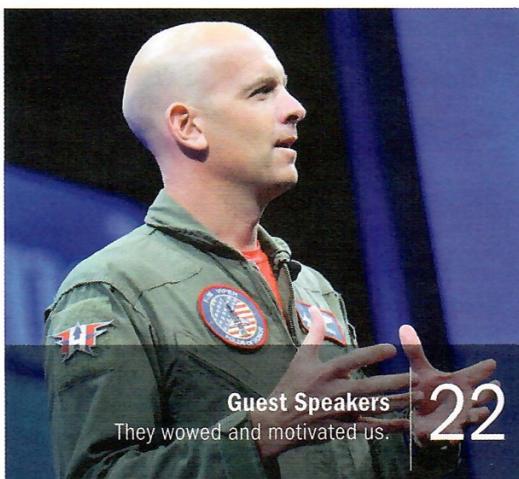
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Greg Oberland and John McTigue

Planning for life – the heart of our business.

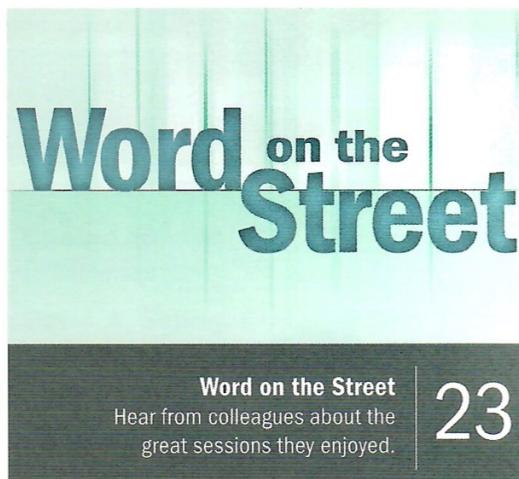
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They wowed and motivated us.

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Word on the Street

Hear from colleagues about the great sessions they enjoyed.

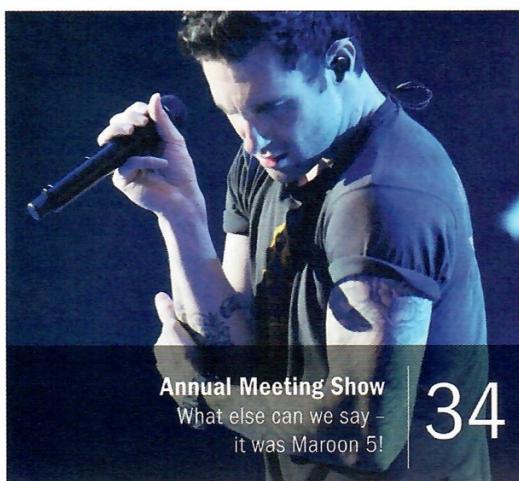
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Friendship, love bloom at the Garden Party.

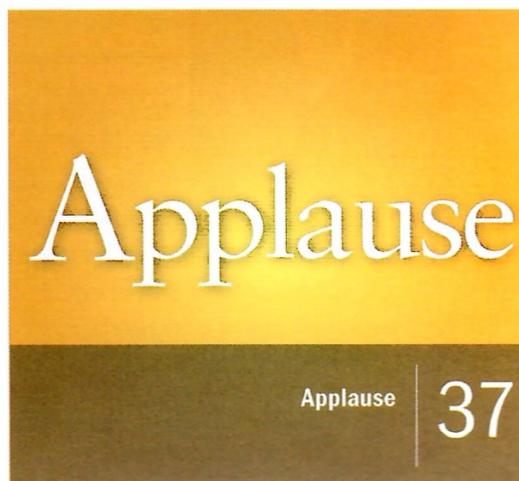
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Annual Meeting Show

What else can we say – it was Maroon 5!

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Applause

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Whether they relied on a tightly knit internal team or embraced joint work, many say their journey to the Top 20 was traveled in good company. As always, they have some **impressive accomplishments**:

\$30.93

million in total premium credit produced during the Awards Year

3,090

lives written during the Awards Year

14

realized their best year ever

6

began their careers as interns

4

attained 200 Lives Club status

2

won the Master Achievement Award



Best of the Best



1ST TIME IN THE TOP 20

David A. Shuley, CLU, CFP

Wealth management advisor
Kelley network office
Cincinnati

"It feels like I finally made it – after 19 years! Two things helped me. First, I hired an internal sales coach (fellow Top 20 member

Scott Penning of the Sarnecki network office in Kansas City), who showed me the value of conceptual selling. Second, I talked with veteran reps about the ways my skills complemented theirs and did a lot of joint work."

20 TIMES IN THE TOP 20

Ronald V. Krizek, CLU, ChFC

Financial representative
Holter network office
Schwertfeger district office
Elm Grove, Wis.

"In 40 years, I've reinvented my business four times. Today, my staff and I focus on business succession and continuity planning, BOLI and wealth preservation. ... I believe that anyone who works hard, focuses on business and grows can make the Top 20, irrespective of background. It takes smarts, hard work and a steadfast commitment to developing new relationships."





#1 DISTRICT OFFICE, CATEGORY 8

Joe B. Jones

Managing director
Sarnecki network office
Lawrence, Kan.

“Balancing leadership and personal production is a juggling act. I like to constantly improve my skills. I study and talk strategies and techniques with other managing directors. The same is true with personal production. I have a great team, and we work hard, have fun and strive to be better each day.”

TOP 10 INVESTMENT HONORS

Scott G. Sparks, CLU, ChFC

Wealth management advisor
Theodore network office
Denver

“We come at things from a planning perspective, so balanced production is purely a function of identifying our clients’ needs. ... It’s important to have a great team. I work with six people, including three CFPs. My advice is to complete a PPA for every client. Also, get out of your comfort zone and call on people at higher income levels.”



TOP INTERN 20 YEARS AGO

Keith Wagner, CLU

Financial representative
Plocher network office
Los Angeles

“Having a strong support staff is essential. I hired my first support person when I was an intern. Since then my team has grown. When I tell my clients my staff is the best in the business – I mean it. Our goal is to do the right thing for our clients every time. We pay attention to detail, hone our expertise in areas of specialization and have great loyalty to our clients.”

Congratulations

to these outstanding representatives!

1. John Folkert, CLU
Glover network office
2. George Vincent Blaha
Ertz network office
3. Peter B. Dott
Bender network office
4. Keith Wagner, CLU
Plocher network office
5. Scott G. Sparks, CLU, ChFC
Theodore network office
6. Scott T. Penning
Sarnecki network office
7. Christopher S. McMahon, CLU, ChFC
K. Miller network office
8. Raul Tavdy
Russo network office
9. Taylor L. Wiggins
Rhoades network office
Owen district office
10. Russell Vandevelde
Rhoades network office
11. Joe B. Jones
Sarnecki network office
12. James A. Zara, CLU, ChFC
Gross network office
13. Edward Moyzes, CLU, CFP
Plocher network office
14. David A. Shuley, CLU, CFP
Kelley network office
15. David L. Houston
Franczyk network office
Houston district office
16. Richard Lance Saka
Lawhon network office
Downs district office
17. David H. Hilton Jr., CLU
Hassan network office
18. Ronald V. Krizek, CLU, ChFC
Holter network office
Schwertfeger district office
19. Steven Michael Dark
Plocher network office
20. Paul W. Foster, CLU, CFP
Worrell network office
Tripoli district office

learning spotlight



Fastrack

School's in session. Demos at the Field Growth & Development booth provided the field a chance to experience the newly redesigned Fastrack Sales School modules on an iPad.



Starting strong, staying strong

It's impossible to attend the Annual Meeting without learning. But the topic got special attention this year at various sessions, booths and other events.

During an expanded session for directors of training on Tuesday, highly skilled trainers explored more effective ways to prepare representatives to achieve Granum-level activity. Panel discussions, breakout sessions and peer-to-peer exchanges allowed these learning professionals to discuss what they are doing to get new financial representatives off to a fast start, hold them accountable and develop effective learning environments.

"Directors of training help drive high productivity and build confident, competent and credible representatives who can consistently deliver financial security," said Dave Eurich, director of field training. "As the industry evolves, so does our approach to training."

The room was buzzing about the new Fastrack Sales School. This year's redesign will cut the number of modules from 41 to 17. Financial representatives can expect to see new materials with added flexibility and customization.

"This new design allows a facilitator to be creative and bring new ideas to the table while delivering the material," said Cyndi Huber, director of training with the Iodice network office in Columbia, Md.

"With fewer modules we can highlight items that are most critical for the success of our financial representatives, while not bogging them down with too much information all at once," said Liz Woloschek, development officer with the Seitzinger network office in Troy, Mich.

"Going to the special sessions is an opportunity to learn from the most successful recruiters in this industry. I have so many more ideas to build a strong support system and develop lifelong relationships with centers of influence."

Alyssa Fennell
Recruiter | Aslakson network office | Seattle



Lunch and learn. Attendees at Tuesday's recruiting luncheon and sessions heard the secrets of success from their peers, including effective networking strategies.

A hall of learning

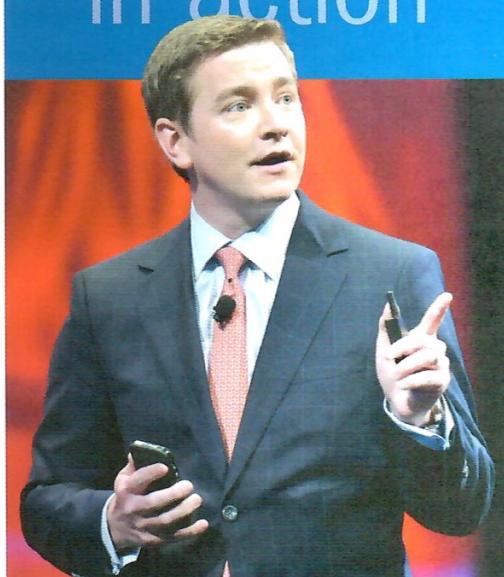
Tying it all together were the multitude of learning resources on hand in the Exhibit Hall. If you visited the Field Growth & Development booth, you not only learned who has recently earned their credentials but also how to re-engage in studies to help your office achieve the new Professional Growth Achievement Award. This award recognizes offices that demonstrate a superior commitment to lifelong learning through the achievement of professional designations.

Visitors to this booth were also treated to a display celebrating the 15 years of Forum, including the names of the 38 representatives who've achieved this distinction every year. We can all learn something from them! ☺



Tech time! Thanks to LINKnet mobile, representatives can access LINKnet from a smartphone or tablet device – taking information on the move! Demos at the Tech Café also offered hands-on learning about Good for Enterprise, The Network Connection and more.

learning in action



Helping us learn

In his Monday General Session talk **Timothy M. Mulroy, ChFC**, wealth management advisor and managing director with the district network office in York, Pa., shared his thoughts on "Living Granum," the art and science of building a financial security practice.

Among his advice:

- Hire staff before you need them. The only way to go to the next level is to build capacity. You'll never go wrong if you develop the best staff person in the country.
- Build your platform first, then decide how to specialize.
- At the end of each year, look at what you want to accomplish next and don't forget why you got into this career.

Our meeting's *Journey of Excellence* kicked off at Monday morning's General Session with a look from our chief executive at the road we're traveling on, including turning points behind and before us. In Tuesday's General Session, two representatives shared what they've learned from the twists and turns they've encountered along their own roads.

A new 'turning point'

Our Journey of Excellence has reached a great turning point, Chairman and CEO John Schlifske told attendees at the 132nd Annual Meeting.

In a talk bookended by standing ovations, Schlifske said facing this turning point means embracing holistic planning for clients' financial security. That will help usher in "a period of unprecedented growth and create even greater value" for policyowners and financial representatives.

"This turning point – you might even call it a tipping point – will help us lead more than just our life insurance competitors," Schlifske said. "We will become a formidable competitor for companies outside our industry ... companies like Merrill Lynch, Wells Fargo, UBS and Morgan Stanley Smith Barney. And there won't be any mystery as to how. ... We'll build it on client needs."

In affirming the company's direction, Schlifske stressed the longstanding loyalty between the field and the home office: "In contrast to other companies, we have never, ever backtracked on that loyalty." He also reinforced the company's commitment to "double down" on support for the field force. That includes devoting more financial resources than ever to the field and stepping up technology to bring representatives and clients closer.

'People need you'

The heart of his message stressed historic turning points: "... times when we faced tough choices and responded in ways that changed our course forever, in positive ways." The new turning point recognizes that "though the public's need for what we provide has never been greater, their ability to solve those needs has never been more lacking. People need someone to help them. An app can't do it. People need you."

"Planning will ensure that each client has a lifetime relationship with one of you – a living plan that you'll update together, and a fitting combination of our products."

He told the field: "One great turning point always leads to another. We'll be the strongest company with the best products, integrating insurance and investments with one plan and one planner – you. Every one of you." ☀

“As a newer associate, I enjoyed hearing about the key turning points in the company's history. It showed me that my practice is a part of something much bigger. It's a part of a culture – it's part of a paradigm – and I'm excited to play a role in that. **”**

– Andy Mullins, CFP, ChFC
Associate wealth management advisor
Gantt district office | Tallahassee, Fla.



It's your chance – your moment



The year's top producer, **John Folkert, CLU** (left), and Managing Director **Scott Butler, CLU, ChFC, CFP** (right), have traveled separate

journeys to arrive at the same realization: You have only one chance to take a risk – one time to do the right thing.

with the Lone Survivor Foundation and for education of orphans in Kenya. "This is so much more joyful to me than any material thing," he said. "There are great rewards in changing people's lives and making a difference – in this business and outside this business."

Butler, managing director in Columbia, Md., highlighted "moments of surrender" in describing struggles around his daughter's

“We only have one time to *do the right thing*....

Try your very best to have your intensity match the greatness of your goal. ”

Scott Butler, CLU, ChFC, CFP | managing director | Columbia, Md.

Folkert, a business and estate planning specialist with the Glover network office in Grand Rapids, Mich., recalled his journey from a humble upbringing and gave a blueprint for success: the principles of "discipline, perseverance and humility" his karate instructor taught him, plus thoughts on work ethic, study groups, personal finance, marriage and service.

"Work two or three times harder than they tell you to," he said. "It puts you on an accelerated platform where you can make decisions about how many days you want to take off, or how many days you want to dedicate to charitable causes."

In that context he described his charity work for wounded veterans

premature birth and his mother's battle with brain cancer. In spite of both trials, he recorded his best business year ever in 2011.

Butler had to surrender to the expertise of doctors and nurses, like the surgeon about to operate on his baby, who told him, "I've got this. She could never be in a better place than here with me right now." He urged representatives to build the knowledge, expertise, compassion and candor needed to help clients listen to their financial planning advice.

He advised: "Look at them and say, 'You could not be with a better company, and with a better team, and with a better advisor than me.'" ☀



Forum Recognition Dinner
By the numbers

Total Forum qualifiers:
350

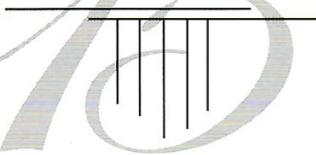
Premium:
\$203,800,000

Lives:
39,154

New clients:
13,688

Face amount:
\$22,600,000,000

THE
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F · O · R · U · M



Senior Financial Representative **Carl Mehlhop, CLU, ChFC**, with the Byrne network office in San Francisco, reached Forum for the first time in his 64th year of service. He is shown with his wife, **Eleanor**.

Reaching Forum – celebrating its 15th anniversary this year – is great for the income, the recognition and the chance to network with the best producers. But in the end, there's a higher reward, qualifiers say.

"The purpose is not to qualify for Forum," said F. Weldon Baird, CLU, ChFC, financial representative with the Black network office in Atlanta and a Forum qualifier for all 15 years. "The purpose is to serve your clients so well that you get to Forum."

Baird reached the Recognition Dinner (Forum's predecessor) for the first time in 1979, his fourth year with the company, and each year thereafter. He values the interactions at the Annual Meeting's Forum Recognition Dinner: "You learn from your peers, and if your peers are Forum qualifiers, you learn an awful lot."

First-time qualifier **Alicia McMahan**, financial representative with the Hempstead network office in St. Louis, fixed her sights on Forum in her 12th year. "I focused on my personal and professional mission, and Forum became inevitable," she said. Working with Forum members at the Lives Leaders Summit in March gave inspiration that helped push her over the top.

"It's amazing the momentum reaching Forum gives you," she said. "I'm on pace for \$600,000 of premium this calendar year, which is more than double my premium last year. When you have a team that is completely focused, anything is possible."

For Richard Woo, financial representative with the McTigue network office in Chicago, "Forum means I'm helping a lot of people do things for their families and their futures that they would not have done by themselves." He reached Forum for the first time in his third year, driven in part by the memory of how his Korean immigrant family struggled after his mother passed away with no financial plan in place.

He tells of a client who was "blown away" after closing on a broad-based, long-term plan. "He said 'Thank you' probably eight times in four minutes," Woo recalled. "It was a reminder that the work we do is not about selling products. It's about really making an impact for people." ☑



Forum qualifiers celebrated their success with a night of networking and recognition. Shown are (left to right) **F. Weldon Baird, CLU, ChFC, Alicia McMahan** and **Richard Woo**.

TURN UP THE HEAT

Randall Boll is all about relationships – he says it's the most important part of his job.

Boll is the top financial representative intern for the 2011-2012 Awards Year. His journey has not been without its challenges, though. As a young adult, he was diagnosed with cancer. This has inspired him to tell his story to each family he meets.

"I want to help them and make sure that each child is protected. It's my passion," he said.

That passion motivated Boll to become a full-time financial representative with the Marker district office in Beavercreek, Ohio, after his graduation from Wright State University in May.

So what's his key to success? "I don't take myself too seriously. Not everything is going to go my way, and life's way too short to be unhappy," Boll said.

Some friendly faces

No one was unhappy at the College Awards Celebration on Monday night. More than 3,200

interns and intern leaders packed the Milwaukee Theater and cheered on each honoree who took the stage during the ceremony.

The celebration was the high point of most interns' Annual Meeting experiences. It was a night to celebrate the year's journey – but also to acknowledge that the journey is far from over!

The whole package

The night of recognition honored the best of the best in 11 categories, including:

- Top College Team Award: University of Colorado – Boulder
- Top Network Office: Bohannon network office
- Top District Network Office: Schwartzbeck district network office
- Top College Unit Director: Michael Brownlow, CLU, ChFC, CFP, CASL, CAP, CLTC
- The Mike Gish Memorial Award: Landon Troyer

 **FIND IT ON THE**
Media Center
SEARCH: "College Awards Celebration"



AUGUST 2012

10

TOP 10
COLLEGE INTERNS**Randall S. Boll**

Wright State University
\$65,228 premium
104.90 lives

2

Blake A. Doty

Akron University
\$37,014 premium
76.00 lives

3

Joseph R. Anderson

University of Missouri - Columbia
\$98,740 premium
10.80 lives

4

Jackson P. Gaines

Emory and Henry College
\$97,077 premium
12.00 lives

5

Kayla M. Vice

Missouri Western State
\$33,505 premium
69.80 lives

6

Philip L. Friedrich

Concordia University Nebraska
\$27,375 premium
67.35 lives

7

Nicholas B. Grams

University of Nebraska
\$38,830 premium
50.15 lives

8

David Mesa

University of Wisconsin - Green Bay
\$63,363 premium
25.50 lives

9

Ethan J. Ruesink

Northwestern College - Minnesota
\$34,247 premium
48.70 lives

10

Mason L. Deal

University of Georgia
\$57,624 premium
25.10 lives

planning spotlight



● Wealth Management Advisor **Christopher McMahon, CLU, ChFC**, finds that people are seeking advisors now more than ever because they no longer want to manage their investments by themselves. "There is a tremendous amount of wealth transfer going on right now," he said. "We need to help our clients and participate in that."

The new definition of success

Twenty-six years ago, PathFinder* Christopher McMahon, CLU, ChFC, dreamed that one day he'd have a successful career as an insurance salesman with two administrative assistants. Today, the wealth management advisor from the K. Miller network office in Pittsburgh is enjoying what he calls his "second career," in which developing key relationships, rather than simply reaching sales targets, drives his success. As McMahon and his associates **Gregory Dukes** and **Megan Petruska** told Wednesday's General Session, he's achieved his goals by building an integrated practice and focusing his marketing efforts on the extraordinary quality of his organization.

A paradigm shift

Building an integrated practice requires a fundamental change in how representatives view themselves. "You have to make a deliberate decision to transition from being a great life insurance salesperson to a trusted financial advisor who creates a much higher value for your clients," he said. A key step is having exceptional staff, so you can build what McMahon calls a "concierge" service model.

"You want your key clients to rely upon you for their financial advice and to contact you when they have to make a financial decision," he said. "Today's model also requires you to surround yourself with highly qualified, high-level staff, such as MBAs or CPAs, who can really add some value to your firm."

A necessary transition

Led by Wealth Management Advisor **Katherine Forrester, CLU, ChFC**, with the T. McTigue district office in Eden Prairie, Minn., a

* A representative who achieves at least \$500,000 in both premium credit and IPS production in a year.



Pathseekers with successful integrated practices shared key changes they made along their career journey that placed them on the road to becoming a PathFinder. Shown are (l-r) moderator **Katherine Forrester** and panelists **Jeffrey Photiades**, **John Klich** and **Nicole Holland**.

planning in action

panel of Pathseekers described their journey on the road (including bumps) to PathFinder via a fully integrated financial planning practice.

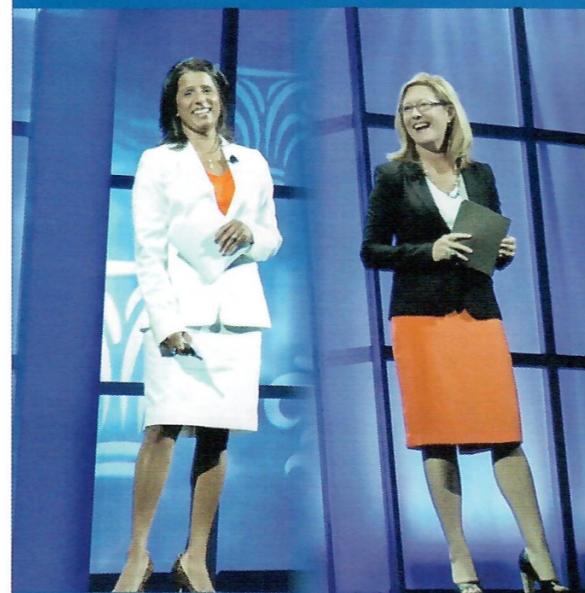
For Field Director **Nicole C. Holland**, CLU, ChFC, with the Lowery district office in Belleville, Ill., a quantum leap in her investment practice occurred after she allowed herself to start thinking bigger about what she could offer her clients. "I want to be seen as their advisor, not an accessory to their financial plan," Holland told attendees. "By adding investments to every conversation, it opens the door to new opportunities and deepens the relationship."

Wealth Management Advisor **John Klich**, CLU, with the Carr district office in Schaumburg, Ill., said he found unlimited opportunities once he became an advisor and clients began to view him as their consultant rather than insurance agent. Klich quickly gained the confidence to manage all of his clients' investments when he realized many of the same strategies he used with smaller investment accounts worked with bigger accounts. "My investment clients matured along with my investment practice."

Jeffrey Photiades, CLU, ChFC, LUTCF, with the Christensen network office in Manchester, N.H., decided to integrate investments into his practice to better serve his clients. Rather than seeing his insurance production go down, Photiades was thrilled when the opposite happened. "He who controls the money controls the relationship," he said. ¶

"There's an energy at the Annual Meeting that's great - people from all over the country are sharing ideas and getting hyped up about setting new goals."

Eric Smith
Financial representative intern
Striano network office | Palm Beach, Fla.



The core of building an integrated practice

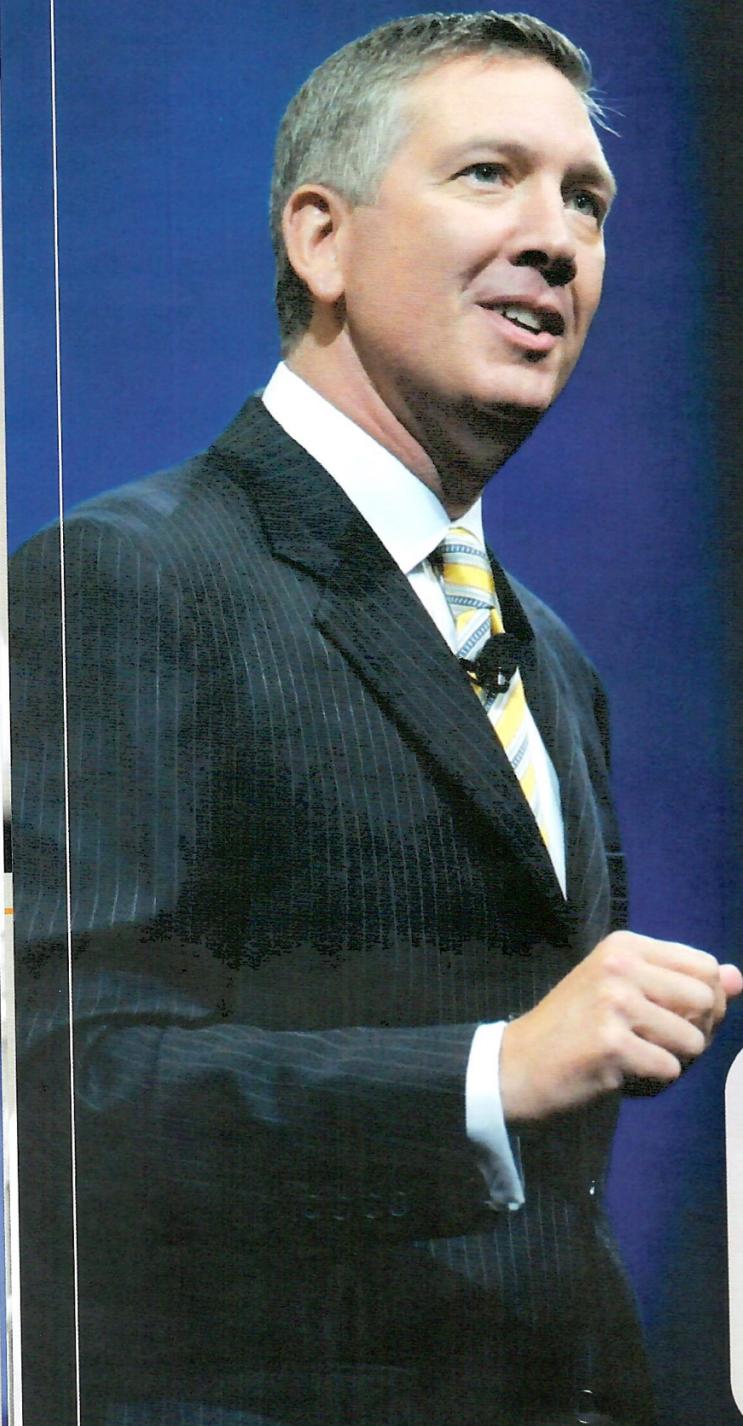
Speaking during Monday afternoon's General Session, Field Director **Delynn Dolan Alexander** (right) and Associate Financial Representative **Reena Patel Bland** (left), both with the Huckabee district office in Chapel Hill, N.C., believe that building an integrated practice starts by fully embracing the philosophy of a holistic sales process.

"We had to start focusing on plan versus product," said Alexander. Building a strong team that could deliver all aspects of the process to clients at the highest possible level is also a critical factor, as is proper inventory management.



Executive presentations in Monday's General Session highlighted the virtue of putting the needs of others first – whether it's your clients' need for a long-term financial planning relationship, or the needs of your family and community in a time of crisis.

Creating client continuity



Succession planning should be a pillar of a sound practice, said Todd Schoon, CLU, ChFC, JD, executive vice president – agencies, in his Monday morning General Session talk.

"The solutions you're delivering to your clients are becoming more and more complex, and your clients need you throughout their lifetime," he said. "If you want to retain your clients, let alone continue to grow, you're going to need to articulate a succession plan."

In the absence of such a plan, said Schoon, a representative who retires leaves clients "somewhat alone, somewhat stranded." Succession planning means preparing to transition the practice to another representative so that clients enjoy continuity.

"A well-articulated succession plan brings about the relationship transfer," he said. "The clients feel good. The children see it working. They know the new person. Now this is a brand they want to do business with."

He challenged veteran representatives: "Assess your practice. Who will be complementary to you? Someone in the investment business? Maybe a newer representative who has the energy to see more and more of your clients? Identify a successor and start working on the relationships."

To new representatives, he said, "Your resume starts today. As you focus on high activity, on getting credentials, on planning and integrated solutions, you are going to look so attractive to the more than 1,000 financial representatives in our system who are age 55 or over. You have complementary skills that will help those people who want to have a succession plan. It can be an accelerant for your business." ♦

“ I liked **Todd Schoon's** message about continued education and looking for opportunities for others to succeed you when you're ready to retire. I'm preparing to sit for my [next] exam in the next two or three weeks – credentialing is one of the tools I plan to use to grow in my business. **”**

- Michele Finley
Financial representative
Sarnecki network office | Leawood, Kan.



Colleagues cheer two who excelled amid adversity

Last summer, Kevin Burckhard and family were welcoming their third Downs syndrome daughter, newly adopted from overseas. At the same time, their community of Minot, N.D., was devastated by historic flooding.

Burckhard, managing director in Minot, won accolades for his generosity and strength during that crisis from Paul Steffen, CLU, ChFC, vice president – agencies, in his Monday morning General Session talk.

After the flood, Burckhard and his wife and five children moved into their small three-bedroom lake house so they could lend their home to a family whose house had been destroyed. In spite of all that, the Minot office had its best year ever, and Burckhard enjoyed the best year in his 25-year career, qualifying for the Lives Leaders Summit.

“There are moments when you need a hero,” said Steffen, “someone who quietly and graciously goes about the business of making a difference in every life he touches ... this is Kevin Burckhard.”

Steffen also recognized Kyle Haeusser, financial representative with the Sarnecki network office in Leawood, Kan. Just after he reached Pacesetter First 40, his father passed away from multiple sclerosis. For a few months, Haeusser backed off at work to devote time to his mother and seven siblings. Yet he still made Second 60, writing 31 lives in the final month.

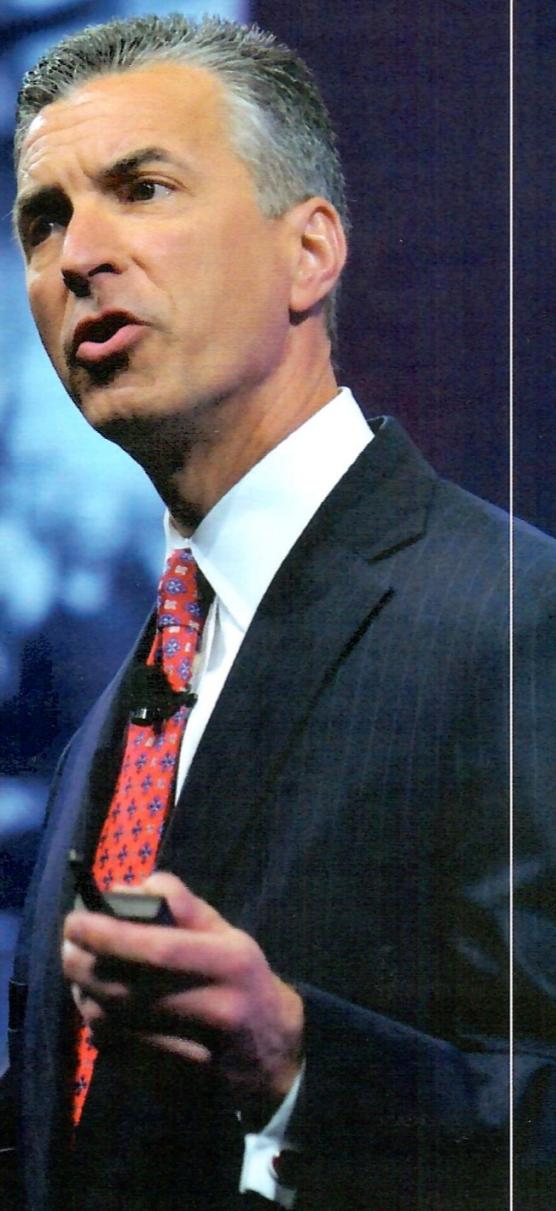
“When you meet a young representative like Kyle, you get a window into his character and his value system,” said Steffen. “That kind of character and value system are going to lead this enterprise forward for generations.”

Steffen also recognized Carl Mehlhop, CLU, ChFC, an 85-year-old senior financial representative with the Byrne network office in San Francisco, for reaching Forum for the first time in his 64th year in the business. ☐



“Paul Steffen’s talk was inspiring. His stories say a great deal about the spirit of the people who represent Northwestern Mutual around the country.**”**

- Tracy Shackelford
Financial representative
Philipsen district office | Williamsburg, Va.





2012 Most Exceptional Volunteer **John Folkert**:

CSA WINNER HELPS HEAL SOLDIERS' WOUNDS

War is hell, and its impact is unpredictable. Our military prepares soldiers for battle, but the real conflict often occurs after combat. The emotional scars and horrific memories that tear into the soul are difficult to detect or repair.

John Folkert, CLU, with the Glover network office in Grand Rapids, Mich., learned that as a child. His grandfather, who saw extended, traumatic combat duty during World War II, still has nightmares at age 91.

Folkert's role in planning the 2009 Central Regional Meeting brought him much closer to that reality. He learned about U.S. Navy SEAL (Ret.) Marcus Luttrell's "Lone Survivor" story and urged the committee to hire Luttrell as a keynote speaker. It led to an unexpected connection between the two men and

a huge commitment by Folkert to the organization Luttrell founded, the Lone Survivor Foundation. For his work, the

Northwestern Mutual Foundation has given Folkert the 2012 Most Exceptional Volunteer Award.

The \$25,000 award will support the organization's mission of providing holistic healing for military veterans and their families who deal with the effects of post-traumatic stress disorder. Lone Survivor also advocates for greater public awareness.

One success breeds another

As a voting board member, treasurer and executive committee officer, Folkert has helped completely restructure the Lone Survivor organization,



where he volunteers 40 percent of his work time.

Despite that commitment, Folkert is also this year's top financial representative in premium credit (see back cover).

His unprecedented dual achievement came despite a strict Lone Survivor policy prohibiting him from conducting business with any organizational contact.

"This has been a tough year juggling my day job, the foundation and a family illness the last six months. We have been blessed with many close NM friends – thank you for your support," said Folkert. "The lesson for me, for all of us, is that no matter what adversity you face, if you forge ahead with a positive attitude, great results can occur." ♦



Community Service Award

Chad Monheim, a financial representative intern with the Schwartzbeck district office in Fairport, N.Y., learned at an early age how some families struggle to secure day care for children with challenging medical conditions. For the last five years, he has devoted time and effort to support an organization that serves such families.

Monheim's involvement earned him this year's Intern Community Service Award, an honor he accepted at Monday's College Award Celebration. The \$10,000 grant, awarded by the Northwestern

Intern award winner **Chad Monheim**:

THESE KIDS DESERVE LOVE

Mutual Foundation, goes to Daystar for Medically Fragile Infants, Inc. of Pittsford, N.Y., a ministry dedicated to care and advocacy for vulnerable infants from six months to age three.

Monheim, whose younger brother was barred from his day care facility the day after he was diagnosed with autism, developed a special interest in Daystar. It is the state's only program to offer nursing-supervised day care for children with medical issues.

"Daystar is a pretty amazing place for special kids whose working parents have nowhere else to send them," said Monheim. "It's overwhelming to see how much the kids struggle and how much care they receive. My first visit almost brought me to tears."

Monheim has organized baseball game fundraisers for Daystar, a special movie night and numerous office and school supply drives. He has also led email awareness campaigns and recruited more than 60 individuals from his office for fundraisers. The award will help expand Daystar's enrollment capacity and enable it to serve youngsters up to age five. ¶



INTERN COMMUNITY SERVICE AWARD WINNER

- **Chad Monheim**, Schwartzbeck district office, for Daystar for Medically Fragile Infants, Inc.

2012 COMMUNITY SERVICE AWARD WINNERS

- **Bill Archbold**, Bohannon network office, for the Marshall Volunteer Fire Department
- **Laurie Bitter, CLU, ChFC, CFP**, Effner network office, for Ecker Center for Mental Health
- **Carol Boeckley**, Kelley network office, for PregnancyCare of Cincinnati
- **Gary J. Bolno**, B. Miller network office, for Defenders of Children
- **Lynn A. Chiavaro, CLTC**, Seery network office, for PowerPlay NYC, Inc.
- **Nikki Crawford**, Gross network office, for United Way of Greater St. Louis
- **John Folkert, CLU**, Glover network office, for Lone Survivor Foundation
- **Kristin N. Francisco**, Lawhon network office, for Women's Fund of Miami-Dade
- **John Gianacaci**, Savino network office, for Christine's Hope for Kids Foundation
- **Eileen P. Gillespie, CLU, CASL, CLTC**, Lueder network office, for Oconomowoc Memorial Hospital Foundation
- **Stephen M. Grant, CLU**, Worrell network office, for Gateway House, Inc.
- **Graham C. Hill, CLU, ChFC, CFP**, Worrell network office, for Fireside Ministries & Industries/Kingdom Here
- **Will Hornsby, CLU, ChFC**, Dugal network office, for The Salvation Army New Orleans Area Command
- **Daniel K. Jenkins, CLU**, K. Miller network office, for Big Brothers Big Sisters of Greater Pittsburgh
- **Kevin F. Kaveney, CLTC**, Theodore network office, for The Citizen Soldier Connection
- **David M. Lively**, Pruitt network office, for Friendship Diner
- **Mike Mathews, CLU, ChFC, CFP**, Derrickson network office, for Servants At Work, Inc. (SAWS)
- **Roger M. McQueen, CLU**, McQueen network office, for Salt Lake Community College Foundation
- **Christopher C. Poe, CLU, ChFC, CFP**, Van Der Hyde network office, for Charlottesville's "I Have a Dream" Foundation
- **Scott T. Rollin**, Heurung network office, for The Richard Schulze Family American Cancer Society Hope Lodge
- **Andrew Rose, CLU**, Condrey network office, for StepUp Ministry
- **Stacey L. Sinko**, Ertz network office, for Achievement Centers for Children
- **Allen L. Snyder III, CLU, ChFC, CLTC**, McAvoy network office, for Massachusetts Prostate Cancer Coalition, Inc.
- **Leo C. Tucker Jr., CLU**, Tucker network office, for Tiger Woods Foundation
- **Robert Yale, CLU**, Effner network office, for The Hadley School for the Blind

growing spotlight

Getting better

Throughout the meeting, newer financial representatives and award-winners shared ideas on growth for their careers, their offices and the company.

Top Platinum producer **Melissa Ahearn, CLU**, with the B. Miller network office in Phoenix, says growth really means helping more people. She relies on discipline and focus, “pushing myself every day above and beyond a bar I set for myself yesterday. Focus on activity, think about your practice long term and in a broader, bigger context, and success will follow.”

Victor Torres, top Bronze producer and financial representative with the Grogan district office in Milwaukee, said consistency was the key for his career growth. “That’s being consistent across the board – in who I am, the hours I invest, in my level of energy, passion and activity. This is your life – do what you love and do it often. Live your dream and share your passion. Renew yourself completely – each day do it again.”

Embrace the vision

A different opportunity motivates **Jason Baldus**, recruiting field director with the Gilliland district office in Edwardsville, Ill. He was a panelist during Sunday afternoon’s Frontline Leadership Session, which helped field leaders focus on growth for their offices. “I love this company and this business,” he said. “I appreciate the opportunity to

“I am looking for the inspiration to keep on track and be successful – and be on stage next year!”

Jamie Broome
Financial representative | Teague network office | Tampa, Fla.

During the Tuesday General Session, Arthur Blick, CLU, ChFC, CFP, facilitated a panel discussion on the state of the company with Management Committee members Jean M. Maier (left), Gary A. "Skip" Poliner and Marcia Rimali.

"I sleep very well at night knowing that I work for the world's strongest financial institution."

Gary A. "Skip" Poliner | president and chief risk officer

lead other people to this career, and I don't think there has ever been a better time than where we stand today."

A strong work ethic powers growth for Commitment to Excellence Award winner Brian Pomerant, associate financial representative in the Lawhon network office in Miami. In supporting financial representative and Top 20 producer Richard Saka, he thrives on fast-paced workdays.

"I call our office a hot kitchen," he said. "Every time the phone rings it's 'Order in.' We always have

new ideas and strategies. 'That's not my job' is never my motto."

Shelly Johannes, investment operations manager with the Zach network office in Hiawatha, Iowa, works closely with compliance team members Amy Deputy and Amy Lee to support a growing investment business. "We listen to each other's suggestions, figure out solutions and communicate them to the field," said the Commitment to Excellence Award winner. "That way they know it's not one person making the decisions – it's a collaborative effort that will help our office continue to grow." ♦

Planning to Change, Learning to Grow. Approximately 1,400 Frontline Leadership Session attendees heard the "Five C's of Change" before working with their teams to create change plans for challenging questions posed to them.



AUGUST 2012



The big picture

Thirty-five years into a Forum-qualifying career, **Tim Radden, CLU, AEP, ChFC**, looks forward to 35 more. His Monday afternoon General Session closing talk, "My 35-Year (So Far) Journey of Excellence – What A Ride!" inspired listeners to stay in growth mode, as he and his team have.

"We're not resting on our laurels saying, 'We used to be good,'" said Radden, financial advisor with the B. Miller network office in Phoenix. "If we're not getting better, we're not good anymore."

Radden says he's still "seriously getting after it" at a stage when many peers slow down.

"The problems we help people solve are still going to be there 35 years from now," he said. "There will be a demand for what we do for a long, long time."

The field and home office joined forces for Wednesday's General Session to discuss our company-wide focus that paves the way for all financial representatives to provide lifelong planning to every client.

Planning for Life

While it's fine to dream, John McTigue, CLU, managing partner in Chicago, told the audience at Wednesday's General Session that dreams don't come to life without a plan. "We have the ability to make a difference in our clients' lives because they won't do it on their own," he said.

McTigue described planning as a lifelong process of enabling and empowering clients to dream and achieve

their most important goals for themselves and the ones they love. It's a process that goes well beyond selling products or capturing assets, yet it remains grounded in the Granum Circle of Success.

"This is still the secret of our business," McTigue said. "Building a planning business should be an evolution, not a revolution. It will be adding solutions to our business model, not changing to an investment model."

Our innovation is in our process

Sharing the stage with McTigue, Greg Oberland, executive vice president – insurance and investment products, said the company is working hard, in partnership with the field, to support their planning focus with new resources.

These resources position representatives to help their clients plan with enhanced capabilities, Oberland said. In addition to the launch of a new retirement market strategy centered around an integrated planning approach, other enhancements coming later this year include:

- The ability for *all* representatives to explain that they engage in a financial planning process regardless of model.
- Access to the upgraded Personal Planning Analysis (PPA) tool by *all* representatives.
- Access to the new Business Planning Analysis (BPA) software by *all* representatives.

The company's comprehensive planning emphasis is a competitive advantage, Oberland told the crowd. "We have an opportunity to be the innovator in our industry right now," he said. "If we can execute on this innovation as a field force and as a home office, it is a potential game changer for us in the marketplace." ♦



I'm very excited about the home office's commitment to helping us make things easy and more user-friendly for the client. It makes us and our clients happier. Even though it seems like things are more complex nowadays, our planning process is simple and makes it easier for us to build strong relationships with our clients. ♦



– **Jay DeFinis, CLTC**

Wealth management advisor
Ertz network office | Cleveland

What Planning is...
 A lifelong process of enabling and
 empowering our clients to dream
 and achieve their most
 important goals for
 themselves and the
 ones they love.

John W. McTigue, CLU | managing partner | Chicago

“What’s your purpose? Is your life’s work to capture assets or to help bring your clients’ dreams to life?”

Planning up close

Exhibit Hall visitors glimpsed some of the initiatives aimed at helping representatives deliver on the promise of achieving financial goals through lifelong planning.

Tech Café: The new Technology Theater provided live hands-on demonstrations of new applications and future solutions, including standing-room-only demos of the new iPad factfinder, plus the BPA software, Service Request Center and NM Connect.

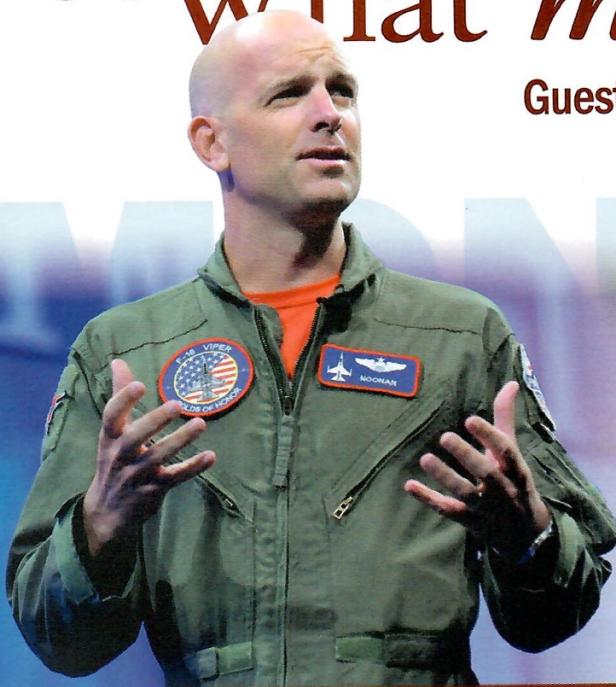
Planning & Sales: Booth staffers shared ideas on integrating technology with the financial planning process, including getting started with the Retirement Allocation module and taking advantage of new “life phases” case studies.

Life Product: The new BPA, Confidential Business Questionnaire (CBQ) and CBQ Express encourage representatives to develop a full relationship with a business owner client through business and personal planning.

Retirement Market: A new strategy, launched this spring, appropriately places focus on the income side of retirement planning by helping clients structure distributions during retirement using the new Retirement Allocation module in PPA/PNA.

“What *more* can I do?”

Guest speakers inspire audience toward service



The adrenaline rush of piloting an F-16 at 2.5 times the speed of sound. The miracle of recovering from what might have been a fatal injury. Annual Meeting attendees experienced both of these through General Session guest speakers, who wove their stories around lessons of courage, tenacity and selflessness.

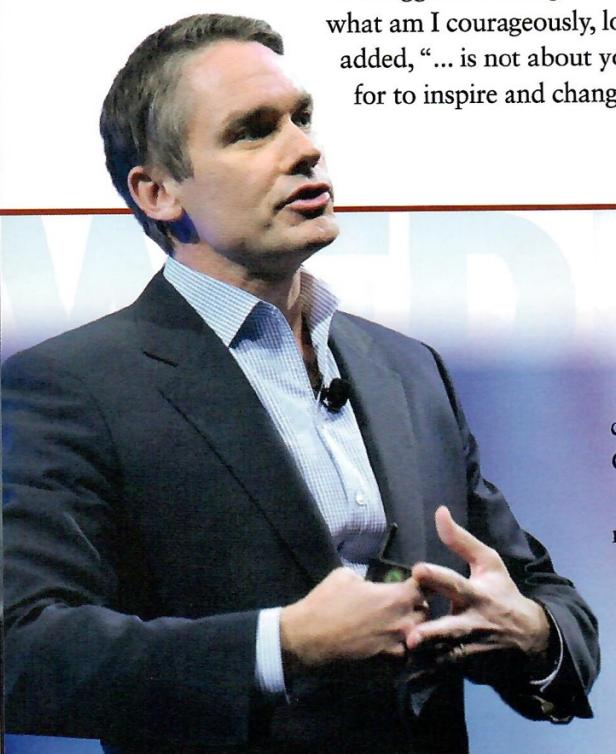
Monday morning's presenter **Maj. Dan Rooney**, fighter pilot and golf pro, spoke of synchronicity – moments where chance and opportunity meet.

Rooney had such a moment when he saw a service member's casket being removed from the airliner he was on. It inspired him to launch the Folds of Honor Foundation, whose annual Patriot Golf Day has raised \$16 million for scholarships, including \$5,000 from the Northwestern Mutual Foundation, for spouses and children of soldiers killed or wounded in action.

“When you reach out to someone in need,” he said, “you’re actually the one who’s being helped. When you do the right thing in your life, a higher force conspires on your behalf.”

Tuesday's speaker, **John O'Leary**, survived burns over his whole body sustained at age 9 to become a husband, father, hospital chaplain and owner of the Rising Above international speaking and coaching business. He told how love – from his parents and a special relationship with Hall of Fame sportscaster Jack Buck – helped pull him through. All along the way, Buck asked, “what more can I do?”

He suggested asking this question of ourselves: “Who and what am I courageously, lovingly fighting for?” Life, he added, “... is not about you. It’s about what we can use it for to inspire and change the lives of others we serve.”



Some like to call weaknesses “areas of opportunity.” Not author and business consultant **Marcus Buckingham**. He advised attendees at Wednesday’s closing General Session to spend most of their energy building on their strengths.

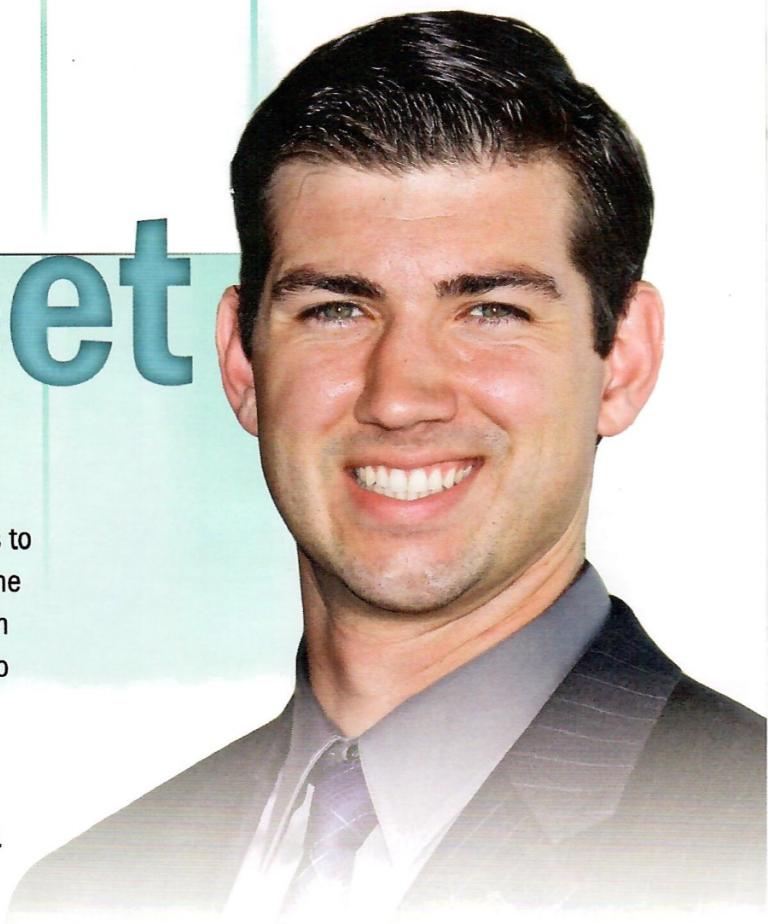
“You’ll be your most creative, your most interesting, your most resilient, your most productive, your most attractive when you figure out where you have areas of strength and play to those strengths,” he said.

“If you want to learn more – if you’re a managing director, and you have people who report to you and want them to learn more – go to strengths first. All of the creativity, all of the growth, will come from strengths first.” ☑

Word on the Street

intern

The Intern Experience motivates and inspires interns to build a successful practice and prepare for a full-time career. During these sessions they heard from Forum producer and field leader **Chris Koon** on adapting to change, Financial Advisor **Curtis Estes, CLU, ChFC, CFP**, about career-boosting tools and three-time All-American and 2011 NCAA® National Wrestling Champion **Anthony Robles** on overcoming adversity.



Josh Coburn, financial representative intern

Mackey district office | Irvine, Calif.

BREAKING THROUGH THE CRITICAL ZONE SESSION

"I learned that anyone who wants to make a bigger impact on both their clients and business needs to ask the question: 'What more can I do?' Putting average work into this business will equal struggle, but doing more activity is what will make this business exciting."

womenconnect!

Sunday's WomenConnect! session featured eight panelists from the Teague network office in Tampa, Fla., representing three career stages: early career panelists, who are developing a core practice; middle career panelists, who are building on an established core practice; and veteran career

panelists, who have highly established practices. They shared advice on the challenges, successes, learning experiences and rewards they've gone through in their careers. After a standing ovation, attendees left feeling empowered to believe in themselves and in the Northwestern Mutual system.

>> CONTINUED ON PAGE 24



Word

new representative

From recent college graduates to career changers, the under-five-year crowd comes to the Annual Meeting with minds like sponges, primed to soak up wisdom from their more veteran colleagues. They were given tips on using technology in their practice, prospecting, phoning and ledger language, and mastering the tools needed to build a high-activity planning practice.

Jessica Hughes, financial representative

Kemelgor network office | Columbus, Ohio

ON PROSPECTING, PHONING AND LEDGER LANGUAGE SESSION

“I want to come to the table with a planning mindset. What I’ll implement right away is going back to the basics and having language ready at the drop of a hat.”

womenconnect!

>> CONTINUED FROM PAGE 23



early career

Erica Taylor, financial representative

“My best advice is not to get comfortable. It’s easy to plateau; it’s easy to get comfortable here, but if you’re going to excel in this career, then every day do it with all you have. Don’t just go through the motions. Make every moment meaningful.”



on the Street

intermediate representative

At the five-year mark, representatives begin to branch out and delve deeper into specialties. The meeting offered a wealth of options for their consideration, including how to open doors to enter the business market, how to help clients meet retirement income goals and the value of succession planning.



Jeremy Barlow, CLU, CFP, wealth management advisor

McQueen network office | Salt Lake City

THE BENEFITS OF TEAMING SESSION

“Nothing happens without an outside coach. You have to hear the same things a different way from an external source. And as your business changes, you will hear it in a different way.”

middle career

Jessica Majeski, CLU, ChFC, financial advisor

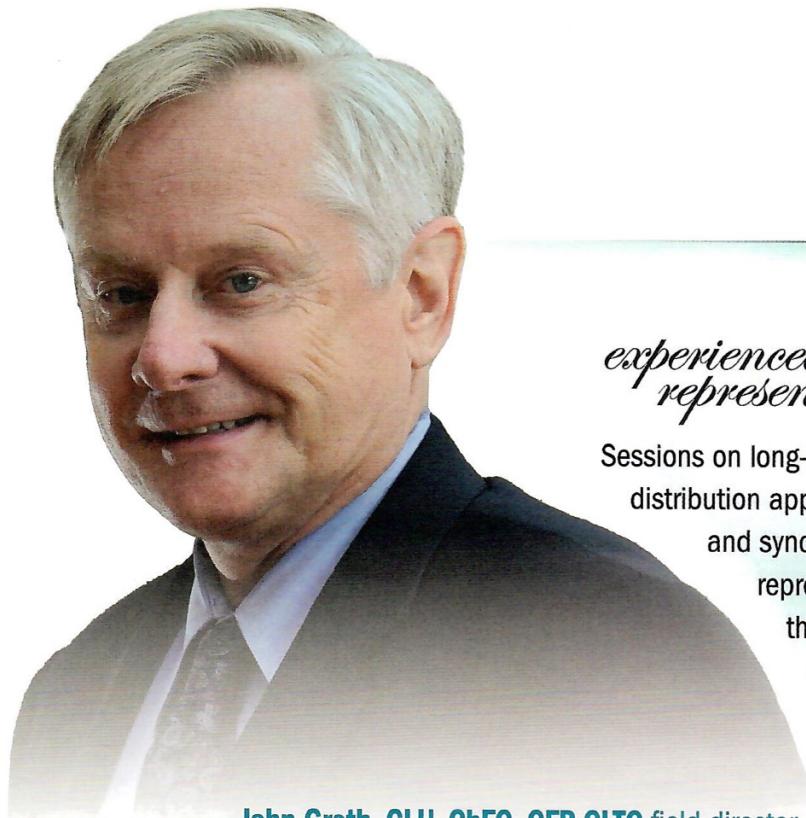
“It’s not about tenure, it’s about exposure.” She stressed that seeing people early on enables you to become relevant in your career. “Know why you’re here and in this career. Have the conviction and believe in what you’re saying and selling.”



veteran career

Rebecca Bast, wealth management advisor

“You have a great network here. It’s not just female friends and female representatives. Reach across the aisle – we’re a family here at Northwestern Mutual!”



*experienced
representative*

Sessions on long-term care and retirement income distribution appealed to representatives of all ages and synched up well with where experienced representatives say their clients are. They heard the latest on estate planning opportunities and how to use long-term care insurance to provide more financial security for clients.

John Groth, CLU, ChFC, CFP, CLTC field director

Ertz network office | Cleveland

ADVANCED PLANNING WITH LTC SESSION

"We have a great opportunity to help business owners create a plan that allows them to make sure their families will be okay. They will not have to worry how to pay for care if they become incapacitated."

field staff

Field staff members work hard all year, so it's no surprise that they're doing the same at the Annual Meeting!

Janice Wilson, chief operating officer

Gross network office | Clayton, Mo.

"E"ASE YOUR WAY THROUGH
THE APPLICATION PROCESS

"Change is sometimes difficult, but the increased

efficiency and use of technology pays off in the end. The more staff educate themselves on products, procedures and the company as a whole, the more beneficial they are to their reps – which, in turn, makes their reps more successful. It is a win-win for everyone."



Natalie Hammond, CLU, ChFC,

director of network office supervision

Black network office | Atlanta

CONTRACT, LICENSE & REGISTRATION SESSION

"I heard many best practices that will help us be more efficient and help bring more people into the recruiting process and get representatives started as early as possible."



the reet

recruiter

Tuesday afternoon's recruiter session provided strategies on how to use the power of the Northwestern Mutual brand and our success as a company to attract candidates and centers of influence. Recruiters with the company for at least five years were recognized during a luncheon and thanked for their contribution to the company's growth.

Ebony Robinson, director of recruitment and selection

Heurung network office | Eden Prairie, Minn.

STRATEGIC REFERRAL SOURCING SESSION

"It's really great to see the passion around learning and networking with others from around the country, and to get best practices and know that I'll be able to implement these in my own network office."

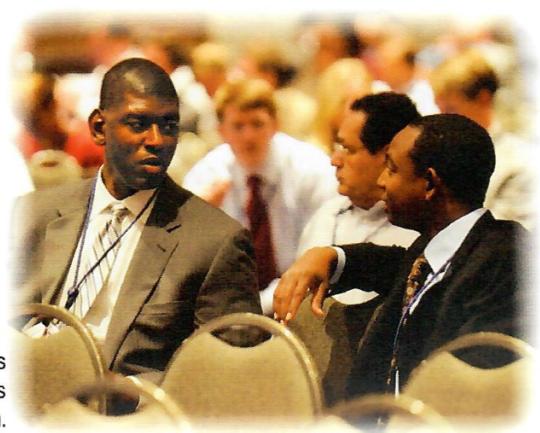
AHA! moments



Concurrent and speciality sessions such as Prospecting, Phoning and Ledger Language gave newer representatives tips on moving clients into action.



Panelists at the Client Relations Center session discussed successful ways to integrate the CRC into your personal practice.



Discussions on how to combine life insurance and gifts flowed freely after speakers presented unique opportunities in the Estate Planning in 2012 and Beyond session.



A capacity crowd filled the Retirement Strategy session Tuesday afternoon to hear firsthand knowledge of how to add new retirement income distribution capabilities to their practice.

STAY ON TOP

of your game

Everyone who visited the Exhibit Hall at the Frontier Airlines Center immediately noticed the 12-foot golf ball beckoning them to test their financial planning knowledge. Those who stepped up to the Plan2Win challenge picked up their scorecards and teed off on the Par 5 course to correctly answer questions about the planning process and products. The lowest scores were posted on the giant leader board, with the winner receiving a trophy and the coveted Plan2Win green jacket on Tuesday. Even duffers could have their day, with chances to win an iPad or gift cards if they were spotted wearing their Plan2Win participation pin.

"I've seen everyone carrying their cards and getting excited about the Plan2Win game," said Ed McGill, CLU, ChFC, CFP, CASL, wealth management advisor at the Erhard network office in Des Moines, Iowa.

"It's fun and gives a plan to navigate the Exhibit Hall that make it easier to focus on the most important information."

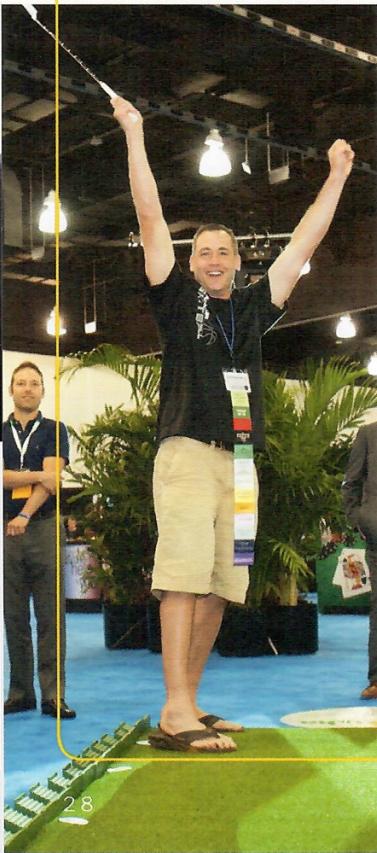


Don Robinson, CLU, financial advisor with the Williams district office in Hattiesburg, Miss., was deemed Plan2Win Master. He received a trophy, certificate and his very own Plan2Win Master's green jacket.

Throughout the hall, the field force found the latest information, tools and insights on planning, products and services at more than 20 exhibit booths. Again this year, booths on one side of the hall focused on running a practice, and the other side focused on taking care of clients. And exciting prizes, including an Apple gift card, scanner, Kindle reader and even a \$300 gift certificate for Milwaukee-based Allen Edmonds shoes were available just for stopping by.

In the end, the feast of information and expert insight in the Exhibit Hall added to the motivation and energy of the Annual Meeting.

"I see the Annual Meeting as a time to learn from others, hear about what's coming in technology and our products, and to connect with home office experts in the exhibits," McGill said. "A lot of great things are going on and the bar is being raised, making it even more important to take advantage of growth and development opportunities like the Annual Meeting." ☀





Standing up. Thanks to everyone who stopped by the lemonade stands to learn more about our new national Signature Philanthropic program or who made a donation to fight childhood cancer.



Action and excellence. The Investment Products and Services booth focused on our investment philosophy, with in-house experts and strategic partners sharing information and expertise that you can tap to meet client needs.

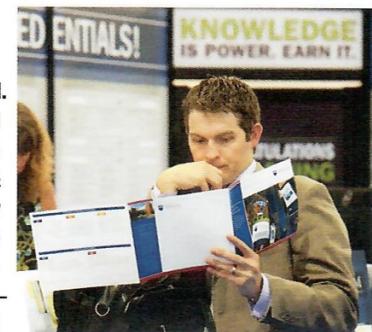


What's your chance? The chance to win a \$300 Allen Edmonds gift card – and play casino games – was a winning combination to learn about our competitive advantage at the Compliance/Best Practices booth.

A slam dunk. It was hard to pass up the chance to shoot hoops at the NCAA® Final Four® Basketball Court in celebration of Northwestern Mutual's new role as official corporate partner of the NCAA.



Demos on the big screen. The Tech Theater booth immersed you in live demonstrations of technology ranging from the marketing portal and LINKnet mobile to the NM Connect online client site and the new Business Planning Analysis.



Credentials are cool.

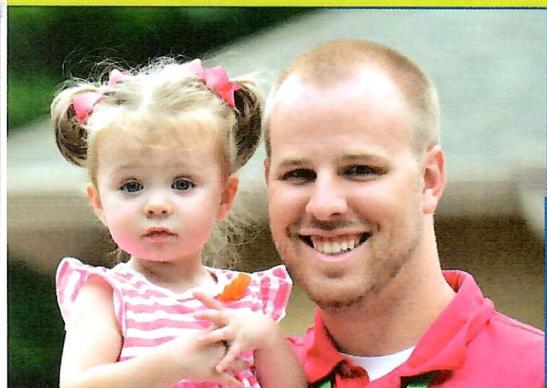
Those who visited the Field Training area of the Field Growth & Development booth saw the names of everyone who earned a designation since last Annual Meeting – a record of 605!



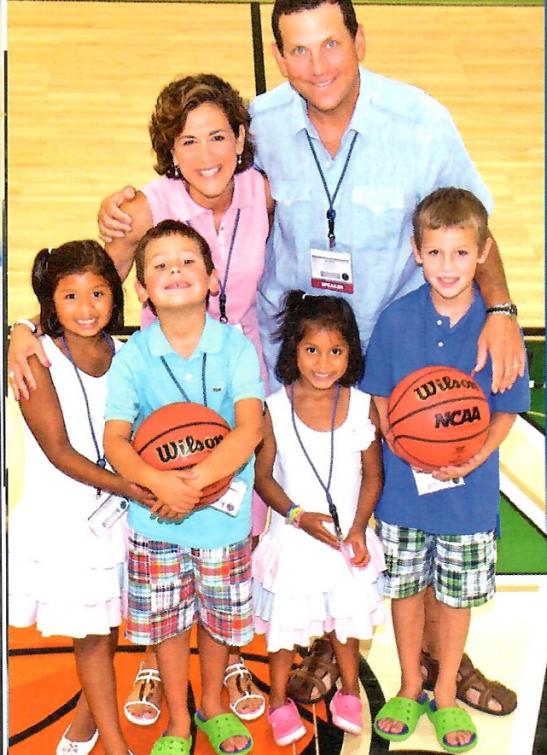


A tradition of

FAMILY



BASKET



The Annual Meeting is the place to celebrate what's great about Northwestern Mutual – and have fun with your family along the way.

"Since I joined Northwestern Mutual as an intern 17 years ago, I've looked forward to the camaraderie and the success we celebrate at the Annual Meeting," said Tom Canale, CLU, CFP, managing director and wealth management advisor with the McTigue network office in Chicago.

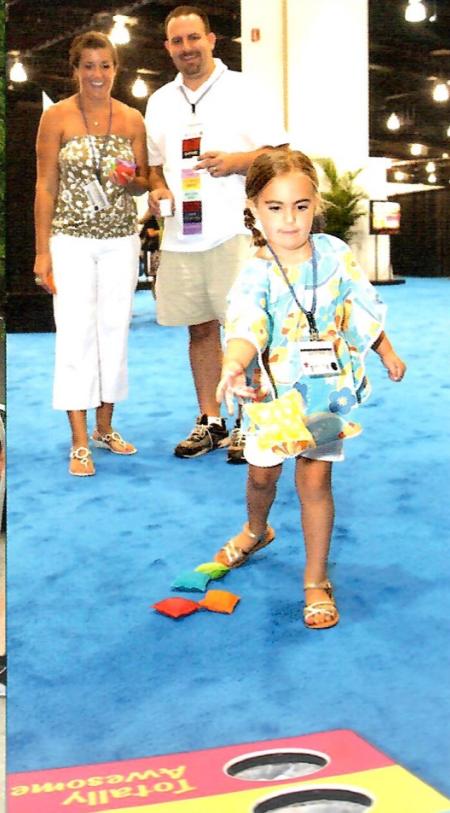
"Now that I have a family, I love the opportunity to build a tradition and enjoy this stage of life with other friends I've known over the years," said Canale (pictured above right with his family). "I feel fortunate that while I'm in Annual Meeting sessions, my family will spend time with other families going to the beach and the zoo, shopping and enjoying the fun activities in Milwaukee."

Other activities for younger children

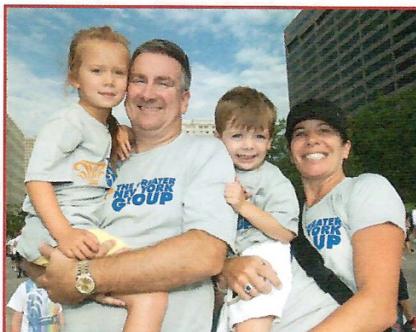
included Paradise Landing Indoor Waterpark and Betty Brinn Children's Museum. Kids of all ages also learned about technology and water at Discovery World at Pier Wisconsin, saw the natural wonders on display at Milwaukee Public Museum and enjoyed the amazing shows at the IMAX dome theater and planetarium while their parents continued their education at meeting sessions. Older children came along to the Annual Meeting Show, the Exhibit Hall and the motivating General Session speeches.

"When I come home from work every day, my four-year-old son Justin asks me, 'Did you help anyone with their money, Dad?' He already knows something of what I do," Canale said. "I want him and his younger brother to see what that really means – that I work with great people and a great organization – and I want us to be like the other families who have been coming to the Annual Meeting for years."





A SPECTACULAR



Resurgent Roots keep Golden Shoe, but Wings' T-shirts win attention

Field force members, home office employees and families turned downtown Milwaukee into a sea of colorful T-shirts for the 35th Roots & Wings race on Sunday. And it was a sight to behold:

- Runners in white and green shamrock shirts waited on the stone stairs in front of the south building before the race began.
- Shirts with red apples – representing the “Big Apple” of New York – darted in and out of the crowd.
- The state of Michigan, in bright blue, was depicted on some shirts with golden outstretched wings, as a tribute to the good-spirited Roots & Wings rivalry.

“Our intern forgot to include the Upper Peninsula of Michigan,” said Jared Fischer, a financial representative with the Hardy district office in Saginaw. “But it’s still a pretty cool shirt.”

One of Fischer’s hobbies back home is running triathlons – so he’s seen plenty of races – but there’s nothing like Roots & Wings in

Milwaukee, he said. “Honestly, this is the biggest race I’ve ever run. I’m glad to be a part of it. The weather is great, and I’m ready to go.”

This year, the resurgent Roots retained possession of the Golden Shoe and won for the third consecutive year. The home office Roots have won only 13 times to the Wings’ 21 victories.

Two shirts take center stage

In addition to the runners’ unique shirts, two tees received special status. Chairman and CEO John Schlifske sported one from the Theodore network office in Denver. It was chosen as the best of several submitted for this year’s first Roots & Wings T-shirt competition.

Todd Schoon, CLU, ChFC, JD, executive vice president – agencies, wore the second-place shirt from the Dugal network office in Metairie, La. He joined Schlifske on stage in cheering the runners as they approached the finish line on Mason Street. ☑



Senior Financial Representative **Gene Gilmore**, CLU, attending his 60th Annual Meeting, enjoyed the Garden Party with his wife **Tubie**. Also attending was granddaughter **Killeen Dillon**, who is on staff at the Glover network office in Grand Rapids, Mich., with her husband, **Seamus Dillon**; and his father, **Timothy M. Dillon**, CLU, ChFC, CFP, CASL, a financial advisor with the Horning district office in Grand Haven, Mich.

Friendship, love bloom at the Garden Party

More than 10,000 guests attended the Garden Party. Fun for all ages ranged from the Adventure Dinosaur exhibit and Kids Club at the Family Farm, to entertainment from party band **The Toys**, young blues guitarist **Tallon Latz** and light-jazz ensemble **Streetlife**. Attendees enjoyed lemonade and received information on Northwestern Mutual's new Signature Philanthropic program to fight childhood cancer at Alex's Lemonade Stand.

Among the crowd at the Milwaukee County Zoo was this year's top Senior Financial Representative, **Gene Gilmore**, CLU, who chaired the 1981 Annual Meeting that featured our first-ever zoo event. "We

wanted to create a picniclike atmosphere that was family-oriented, and that tradition continues," said Gilmore, with the Glover network office in Grand Rapids, Mich. "The Garden Party is a great chance to visit with friends you otherwise don't get to see and get a feeling of what a wonderful group of people our reps and their families are."

The Garden Party will always be special for **Mark Kull**, field director and financial advisor with the Rivers network office in Louisville, and his wife, **Kristen Sprehe Kull**. They were introduced at the 2008 event, when Kristen was a financial representative at the Teague network office in Tampa, Fla.

The two were engaged the following May and married a few weeks before the 2010 Annual Meeting; they learned they were expecting shortly before last year's meeting. **Son Waylon** was born March 15. They look forward to bringing him to future Garden Parties.

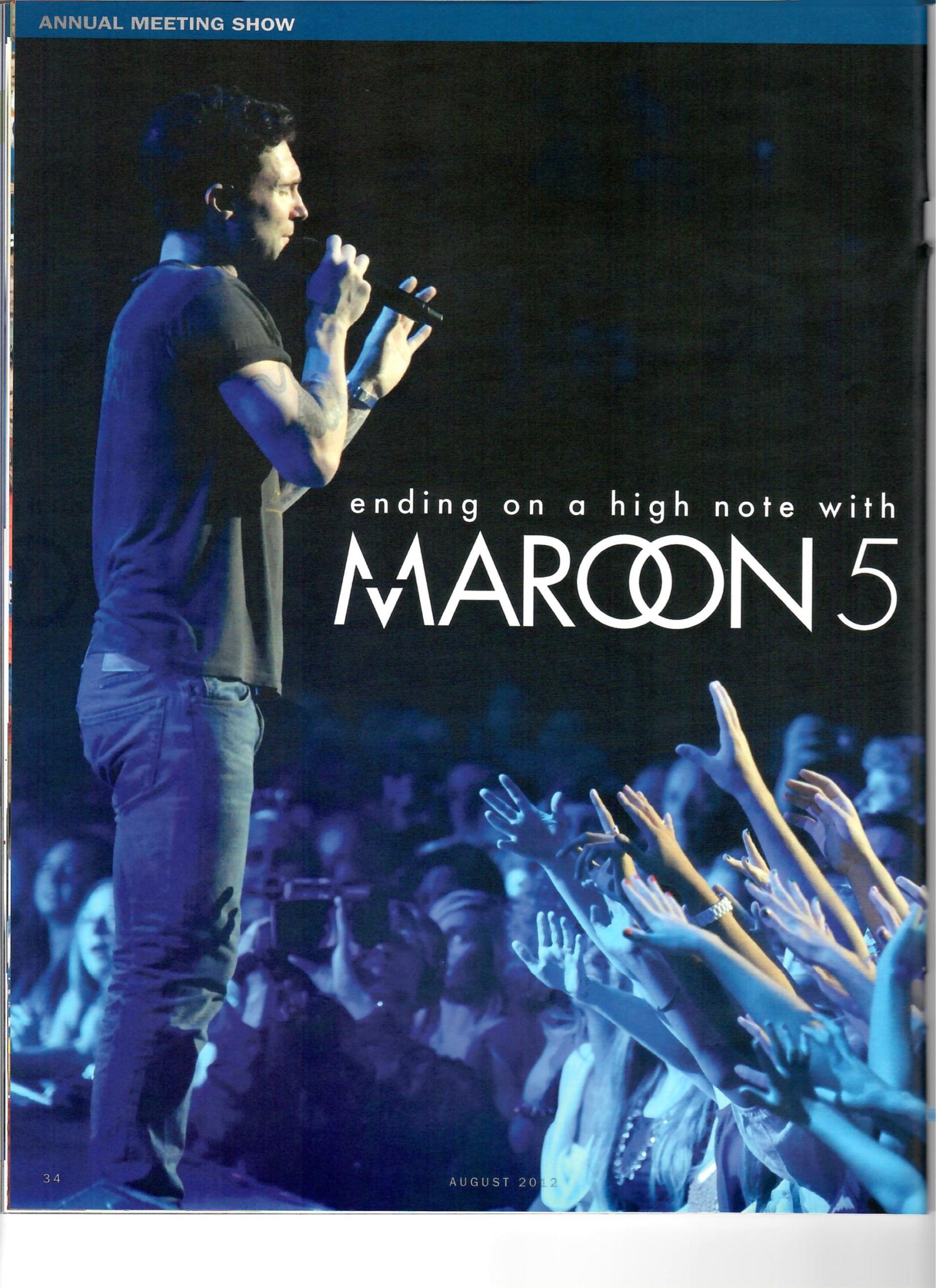
"The Garden Party is a fun time," Mark said, "and like a reunion, where you can see old friends and meet new people." ☺



"Annual Meeting has pretty much permeated our lives," said Field Director **Mark Kull**, shown here with wife **Kristen**. "It is a great way to get energized and hear from the very best Northwestern Mutual has to offer."

SUNDAY





ending on a high note with
MAROON 5

With smooth tunes and "moves" to boast, Maroon 5 was a real treat at this year's Annual Meeting Show.

Concertgoers at the BMO Harris Bradley Center came eager to listen to the dynamic pop sound that's quintessential Maroon 5.

Kyle Hanken, field director in the Bohannon network office in Edina, Minn., said that while his wife was excited to see Maroon 5, he found the Annual Meeting Show to be a good place to get to know other financial representatives.

"We go as a whole group with our interns and new reps," he said. "It's sort of a team-building activity."

The charming quintet took the stage, greeted by roaring fans who fervently waited on their feet. Maroon 5 opened with their latest single, "Payphone," setting the upbeat tone for the evening.

Energy was especially high with hits, "This Love," "She Will Be Loved" and "Moves Like Jagger." Even the slow groove of "Sunday Morning" had people swaying along.

The ecstatic crowd of nearly 10,000 sang along to songs, and the floor was packed the whole night.

"We've been in sessions all day long, it's nice to be able to get out of the hotel room and enjoy the last night," said Hanken. "There was a big group of us, and everyone had a great time." ☀



Lead singer **Adam Levine** took time to visit with 13-year-old **Emily Oberst** and her family before the concert. She is actively battling sarcoma cancer in her leg and receiving out-patient chemotherapy. As part of Northwestern Mutual's program to help end childhood cancer, the Oberst family came to the show with Milwaukee Managing Partner **Matt Lueder, CLU, ChFC, CFP, CASL, CAP**. In early 2013, members of the field will be able to sponsor and host opportunities like this, in partnership with Starlight Children's Foundation. For more information, search "childhood cancer program" on **LINKnet**.



get more *from the meeting!*

Recapture Annual Meeting memories with our coverage on LINKnet News, the Media Center and more.

Brief recap articles on LINKnet News give you the scoop if you couldn't make it to Milwaukee – and help those who came to recapture the inspiration from the speakers and honorees. Find the full roster of articles on LINKnet: search "Your journey of excellence."



On the go? You can also access our news articles on your phone or tablet using LINKnet Mobile. Android and iOS users, LINKnet is your home page through the Good browser. Blackberry users, type linknet.nml.com into your standard browser. Bookmark it for future use and you're ready to go!

Round out your meeting experience with these other resources:

- Visit Northwestern Mutual's YouTube page for Community Service Award and other videos.
- On LINKnet, download presentations and handouts, buy MP3s of your favorite sessions, and view and order photos from our online photo gallery (coming soon): [LINKnet | News & Events | Annual Meeting](#).
- Find and share PDFs of stories from this special issue of Columns in our archives: [LINKnet | News & Events | Newsletters | Columns](#). 

Video replays of a few of the main stage and top representative speeches on the Media Center are great for sharing with colleagues and helping you focus in on key points you want to bring into your own practice. Just click the Media Center button on your LINKnet home page, search "2012 Annual Meeting" and you'll find these videos:

Media Center

- **Honors presentation:** Company leaders, Master Achievement Award winners, new representative awards, Top 20 and more
- **John Folkert, CLU:** No. 1 financial representative and Most Exceptional Volunteer Community Service Award winner
- **Randall Boll:** No. 1 intern financial representative
- **Chad Monheim:** Intern Community Service Award winner
- **John Schlifske:** "Turning Points"
- **Todd M. Schoon, CLU, ChFC, JD:** "Succession Planning: It's Not About You"
- **Paul J. Steffen, CLU, ChFC:** "Examples of Excellence"
- **John McTigue, CLU, and Greg Oberland:** "Planning for Life"

View more at [LINKnet | News & Events | Annual Meeting](#)

Applause

HONORING OUR FIELD FORCE

MONTHLY *leaders*

TOP 5 FOR JULY

37 Monthly Leaders

38 Leadership Development Spotlight

40 Pacesetter First 40

40 Pacesetter Second 60

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42 Career Anniversaries

43 In Final Tribute

PREMIUM CREDIT

LIVES

NEW CLIENTS

LIFE INSURANCE FACE AMOUNT



RAUL TAVDY
New York
Russo network office
\$304,162

RICHARD W. BEYER
Phoenix
B. Miller network office
158.26

RICHARD W. BEYER
Phoenix
B. Miller network office
18.60

THOMAS M. CONLON
Houston
Reeter network office
\$121,250,000

WILLIAM GEORGE BORCHERT JR.
Princeton, N.J.
Savino network office
\$269,315

JOHN P. REYNOLDS
Melville, N.Y.
Quinlan network office
41.35

MELISSA LYNN AHEARN, CLU
Phoenix
B. Miller network office
18.00

RALPH J. ROTMAN, CLU, ChFC, AEP
Boston
McAvoy network office
\$98,610,787

J. DOUG DAVIS, CLU
Sioux City, Iowa
Lowrey network office
Weber district office
\$226,762

SAHAND ELMTALAB, CLU
Edina, Minn.
Bohannon network office
Erpelding district office
32.04

SAHAND ELMTALAB, CLU
Edina, Minn.
Bohannon network office
Erpelding district office
16.97

CRAIG H. FELD, CLU, ChFC, CFP, CASL
Boston
McAvoy network office
\$27,733,133

KEITH WAGNER, CLU
Los Angeles
Plocher network office
\$222,594

WILLIAM GEORGE BORCHERT JR.
Princeton, N.J.
Savino network office
31.25

JOHN P. REYNOLDS
Melville, N.Y.
Quinlan network office
16.00

KEITH WAGNER, CLU
Los Angeles
Plocher network office
\$27,332,657

IRA HERMANN, CLU, ChFC
Newport Beach, Calif.
Waltos network office
\$217,809

JOSEPH M. BIRCHMEIER, CLU
Grand Blanc, Mich.
Seitzinger network office
Holvick district office
30.90

SEAN BRUCE PICKETT
Chicago
McTigue network office
14.70

MELISSA LYNN AHEARN, CLU
Phoenix
B. Miller network office
\$25,105,437

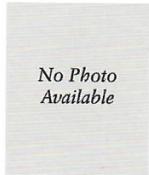
LEADERSHIP DEVELOPMENT *Spotlight*

Newly Appointed Leaders

Leadership is an opportunity like no other at Northwestern Mutual – it helps you have a greater impact on the lives of others while enhancing your personal productivity. Congratulations to the following individuals who have accepted the challenge to lead!

Appointments as of July 8, 2012.

Chief Development Officers



TRICIA HAMILTON, CLU
Iodice network office



JAMES KRATOCHVIL
Goris network office

Managing Directors



MARK I. BARNES
Ertz network office



JOHN MARTIN COURIC III
Tucker network office



ADAM MATTHEW COX
Goris network office



TODD FRANCIS JOHNSON
McQueen network office



MATTHEW JAMES REWASIEWICZ
Holter network office



GARY M. SHICKORA
Hassan network office



ERIC WAGGONER,
CLU, ChFC, CFP
Heurung network office

District Directors



MANUEL AMEZUA
Effner network office



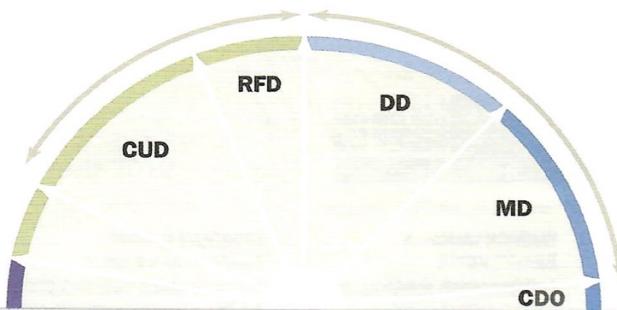
ADAM CHRISTOPHER BAUR,
CLU, ChFC
McAvoy network office



TOBIAS YANG ENG,
CLU, ChFC, CFP
McTigue network office



KURT PATRICK RUPPRECHT,
CLU, ChFC, CFP
Tucker network office



Recruiting Field Directors

CARMELO BARBARO Effner network office	JAMES GARABEDIAN Goris network office Mathur district office	JONATHAN HUNT, CLU, ChFC, CFP Teague network office	ANDREW PLATT Kelle network office Marker district office	STEPHEN THOMPSON Guinan network office Palmiter district office
MICHAEL BARONE Striano network office Ruhl district office	DAVID HARDING Russo network office	WILLIAM MATTESON Dodd network office Jones district office	MARK SAVINO Savino network office	ERIC VAN DER HYDE Van Der Hyde network office
WILLIAM BOYLE Holter network office Grogan district office	STEVEN HARP Theodore network office Kaveney district office	JOSHUA OERTLI, CLU, ChFC, CFP Heurung network office Tamm district office	MICHAEL SHAPIRO Byrne network office	JEFFREY VITELKITES Iodice network office Crosley district office
J.C. BURGMAN Savino network office	HAROLD HARRIS Franczyk network office	CHAD OPEL Hempstead network office Gilliland district office	ANDREW SPAANEM, CFP Bohannon network office Erpelding district office	THOMAS WIDEMAN Wright network office
TEHRREK FITZPATRICK Plocher network office	TODD HOOVER Worrell network office Ward district office	JAMES PATTON, CLU Pruett network office Nunn district office	SAM SPACCAMONTI Theodore network office Kaveney district office	BENJAMIN WORLEY Worrell network office Tripoli network office

College Unit Directors

MARK ALLARIA Hempstead network office Erpelding district office	TURNER DAYTON Worrell network office Saunders district office	CHRISTOPHER KAMINSKI Aslakson network office	MATTHEW PANNETON Tronco network office Newman district office	EVAN STERLING Van Der Hyde network office Pollard district office
STEPHANIE BAKER Van Der Hyde network office	SWATI DESAI Reeter network office Sharples district office	BLAKE KELLEY Franczyk network office	AARON PARCHEM Seitzinger network office Wiegert district office	TANNER STEWART Dodd network office Jones district office
ZACH BANKS Worrell network office Tripoli district office	JUSTIN EHLE Cruse network office	SEAN SUNGHYUN KIM Condrey network office Henegar district office	IVAN PERUSKI, CLU Seitzinger network office Hardy district office	SHANE STUHR, CFP Bohannon network office Erickson district office
CHRIS BARNES Quinlan network office	DAVID EMMERICH Holter network office	STEVEN KUZA Seitzinger network office	KENNY PHAN Reeter network office Johnston district office	STEVEN TARDY Dobbs network office Richardson district office
MATTHEW BEEGHLEY Kemelgor network office	THOMAS FARMER Ertz network office Leslie district office	THOMAS "T.J." LAWSON Franczyk network office Houston district office	CHRISTOPHER ROBBINS Franczyk network office Houston district office	JOHN MARK THOMPSON Worrell network office Ward district office
JASON BELL Iodice network office Crosley district office	NATHAN FIKSE Waltos network office Forth district office	RYAN LESSER Van Der Hyde network office Taylor district office	DANIEL ROSALES Aslakson network office Middleton district office	SALVATORE TRINGALI Quinlan network office
ANDREW BIRD, CLU Holter network office Grogan district office	KEITH FRYE Rhoades network office Dixon district office	RYAN LOGAN Waltos network office	BOB ROSS Rhoades network office Dixon district office	RICHARD VAZQUEZ Nemec network office Hachey district office
GARRETT BRANDER Zach network office	ALEX GOLDBERG Waltos network office Forth district office	MATTHEW MORACA Teague network office Hood district office	WALTER ROTH Blevons network office	JOSH WAKEFIELD Plocher network office
ADAM BUKOWSKI Effner network office	ADAM GORDON Seitzinger network office Wiegert district office	ANTHONY MORRISSEY Holter district office Krivos network office	GUSTAVO RUIZ DE CHAVEZ Dugal network office Smith district office	AUSTIN WILLIAMS Pruett network office Proffitt district office
BRENTON CASHORE S. Kosnick network office J. Kosnick district office	JEFF HAMMER Van Der Hyde network office Booker district office	CLIFF MORTENSEN Beer network office Kalil district office	BRADLEY SHAMOW Seitzinger network office Young district office	GILBERT WILSON Teague network office Dolly district office
MICHAEL CHARTOS Iodice network office Horrigan district office	CHRISTOPHER HANSON Bohannon network office	MINH NGO Aslakson network office	JOHN SHANAHAN Iodice network office Crosley district office	JACKI WOLCOTT Meier network office
LUIS CIRIACO Nemec network office Hachey district office	KRISTIN HERMAN Sarnecki network office Montello district office	DANIEL O'CONNOR Tronco network office Newman district office	NICK SHULTZ Frielng network office Miller district office	RYAN YOUNG, CLU Dodd network office Schwartzbeck district office
RICHARD COFFEE Tucker network office	KENNETH HUMMEL Seitzinger network office Holwick district office	BENJAMIN OFFIT Iodice network office Crosley district office	MATT SONN, CLU Lueder network office Wilke district office	
CASEY COOK Cunningham network office				

PACESETTER *first 40*

SCOTT RICHARD BEASLEY
Hempstead network office
40.00

SEBASTIAN D. BECERRA
K. Miller network office
40.10

W. SCOTT BISCO
Guinan network office
Palmiter district office
40.00

YANNICK VAUGHAN
BRAIMBRIDGE
Lawhon network office
Steiner district office
41.00

JOSHUA ELLIOTT BYRD
Goris network office
Cox district office
40.60

JONATHAN C. DORF
Lueder network office
Formella district office
40.50

ANTHONY ARNOLD HOLDS
Nemec network office
41.50

JOSEPH WILLIAM MARTIN III
Plocher network office
Mackey district office
43.00

JASON WILLIAM NEGRON
Fortenberry network office
Mulroy district office
44.25

SCOTT JAMES OTHOUTD
Gores network office
Burckhard district office
47.20

BRIAN SHARROW
Seitzinger network office
Cohen district office
51.10

CALVIN DESHUN TRAPP
Goris network office
Mathur district office
41.00

PHILIP ALLEN WOODS
Fortenberry network office
Mulroy district office
40.50

PACESETTER *second 60*

KEVIN LORENZ KYLE
Reeter network office
101.95

RYAN C. LAWRENCE
Franczyk network office
106.00

MATTHEW BRIAN MONAGHAN
Zach network office
Funk district office
100.90

CHRIS MARTIN TANJUAQUIO
B. Miller network office
Jones district office
132.10

VICTOR M. TORRES
Holter network office
Grogan district office
161.50

SALVATORE TRINGALI
Quinlan network office
103.25

BEHIND *the ribbon*

These financial representatives qualified for Pacesetter in June 2012.

Qualifiers produced at least 40 paid-for gross lives in their first six months under a full-time contract, 60 paid-for gross lives in their second six months or 100 paid-for gross lives in their first full year under a full-time contract.

Segway to success



The leadership team and LEAD members from the Blevons network office are finding interactive, fun ways to build their bench strength. They recently headed to the local arena in Appleton, Wis., for Segway relay races, and they'll participate in a tactical laser tag challenge in September. The activities build trust, boost camaraderie and enhance key leadership skills. They also provide an opportunity for bragging rights. Visit **LINKnet** to get more information on developing leaders in your office.

 **FIND IT ON *LINKnet***

Search: "leadership team"

FIELD credentials

The following individuals were awarded designations in July 2012.

Chartered Life Underwriter (CLU)

NANCY S. ADAMS, CLU

Fairfield, Conn.
Bender network office
DiCostanzo district office

SCOTT P. CORK, CLU, ChFC

Indianapolis
Derrickson network office

KAREN IRENE DRY, CLU

Woodland Hills, Calif.
Beer network office

JUSTIN JOHN FENLON, CLU

Minneapolis
Heurung network office
Tamm district office

DAVID CROUCH GALE, CLU

Riverton, Wyo.
Cunningham network office
Yoder district office

JENNIFER LYNN HECHT, CLU

Storm Lake, Iowa
Lowrey network office
Weber district office



*CLU, ChFC, CFP and CASL credentials earned as of July 1, 2012.

BRANNAN MARK JOHNSON, CLU

Boulder, Colo.
Cunningham network office

MICHAEL McVICKER, CLU, ChFC

Ames, Iowa
Erhard network office
Copley district office

GORDON BENJAMIN REEDER, CLU

Akron, Ohio
Ertz network office
Leslie district office

BARB TOVSEN, CLU

Minneapolis
Heurung network office

Chartered Financial Consultant (ChFC)

BRYAN BRUCE BEAUCHAMP, CLU, ChFC

Milwaukee
Lueder network office

JAMES DOMESTICO, CLU, ChFC

Southborough, Mass.
Frieling network office

JOHN BRENNAN CUMMINGS III, CLU, ChFC

Providence, R.I.
Frieling network office
Daw district office

GEORGE GERALD GULBIN JR., CLU, ChFC

Melville, N.Y.
Quinlan network office

FRANKLIN HURST, CLU, ChFC

Champaign, Ill.
McClure network office

ANDREW M. JOHNSON, ChFC, CFP

Chapel Hill, N.C.
Condrey network office
Huckabee district office

STEVE M. MANGOLD, ChFC

Houston
Reeter network office

MICHAEL J. PETERSEN, CLU, ChFC

Durant, Iowa
Zach network office

JAN G. SPALDING, CLU, ChFC

St. Louis
Gross network office

ANDREW JAMES WATKINS, CLU, ChFC

Chapel Hill, N.C.
Condrey network office
Huckabee district office

Chartered Advisor for Senior Living (CASL)

THOMAS RANDALL BARMORE, CLU, ChFC, CFP, CASL

Schaumburg, Ill.
Effner network office
Carr district office

TIMOTHY PFAHLER CHRYST, CLU, ChFC, CASL

Seattle
Aslakson network office

H. RONALD SCHAGRIN, CLU, ChFC, CFP, CASL

Schaumburg, Ill.
Effner network office
Carr district office

JOHN WILLIAM SKOOG, CLU, ChFC, CASL

Monticello, Minn.
Heurung network office
Longnecker district office

DAVE SNYDER, CLU, ChFC, CASL

Omaha, Neb.
Tews network office

Registered Health Underwriter (RHU)

WILLIAM S. GALL III, RHU

New Hartford, N.Y.
Dodd network office
Jones district office

Registered Employee Benefits Consultant (REBC)

PAIGE RIPLEY, RHU, REBC

Atlanta
Black network office

Chartered Advisor in Philanthropy (CAP)

LARRY P. HILDEBRANDT, CLU, ChFC, CASL, CAP

Medford, Ore.
Mahaffey network office

Chartered Leadership Fellow (CLF)

BRIAN WILCOX, CLU, ChFC, CLF

Watertown, N.Y.
Dodd network office

CAREER anniversaries

August 2012

50 YEARS

HERBERT A. SCHMIEDEL, CLU
Waukesha, Wis.
Holter network office

45 YEARS

DAVID L. O'DELL, CLU, ChFC
Sun City Center, Fla.
Kemelgor network office

40 YEARS

CRAIG FERGUS, CLU
Portland, Ore.
Mahaffey network office

DAVID H. HALL, CLU, ChFC
Grand Rapids, Mich.
Glover network office

JOHN J. REARDON JR., CLU, ChFC, CASL
Narragansett, R.I.
Frieling network office

RICHARD J. STOLP, CLU, ChFC
Mankato, Minn.
Boannon network office

JAMES H. WATSON, CLU, ChFC
Roanoke, Va.
Van Der Hyde network office

35 YEARS

JUDY M. BORDEN, CLU, ChFC
Kalamazoo, Mich.
Glover network office

ROBERT H. DOWNEY, CLU, ChFC
Ft. Lauderdale, Fla.
Lauhon network office

PATRICK T. HORNE, CLU, ChFC
Brookfield, Wis.
Lueder network office

MARY BERNARD MAGRINAT, CLU, ChFC, RHU
Greensboro, N.C.
Condrey network office

HAROLD H. MANDLY III, CLU
Litchfield, Conn.
Zuzolo network office

J. MARK PRUDHOMME, CLU, ChFC
Memphis, Tenn.
Meeks network office

BONNIE M. SULLIVAN, CLU
Portage, Mich.
Glover network office

PETER TABET, CLU, ChFC, AEP
Larkspur, Calif.
Byrne network office

GARTH N. WILDE, CLU, ChFC
Boise, Idaho
Bailey network office

30 YEARS

JOSEPH W. DENNIS, CLU, ChFC, CASL
Norcross, Ga.
Wright network office

SHEILA A. MAURIN, CLU
Mobile, Ala.
Rhoades network office

PAUL S. PARK, CLU
Orange, Calif.
Waltos network office

HAROLD M. SCOTT III, CLU
Bellingham, Wash.
Aslakson network office

RICHARD C. THOMAS
Portland, Ore.
Mahaffey network office

25 YEARS
WILLIAM A. FOCHI JR., CLU, ChFC
Glastonbury, Conn.
Zuzolo network office

ROGER J. KELLEY
Lexington, Ky.
Rivers network office

TODD T. KREBS, CLU
Fairfax, Va.
Tucker network office

JONATHAN R. LAWSON, CFP
Nashville, Tenn.
Pruett network office

BUD LOVOY
Pensacola, Fla.
Koch network office

JEFFREY W. MILLER, CLU, ChFC, AEP

Richmond, Va.

Van Der Hyde network office

DANIEL P. QUINN, CLU
Milwaukee
Holter network office

DAN SLIEFERT
Storm Lake, Iowa
Lourey network office

20 YEARS

GREGORY J. ALLARE
Phoenix
B. Miller network office

PETER R. HARNISCH
Denver
Cunningham network office

MICHAEL NICHOLAS MEGILL
Shrewsbury, N.J.
Olson network office

W. BRIAN QUICK, CLU, ChFC
Indianapolis
Derrickson network office

KENNETH L. RIDEOUT, RHU
Nashville, Tenn.
Pruett network office

PAUL D. TWEDT, CLU, ChFC
Bellingham, Wash.
Aslakson network office

PRODUCTS+PLUS

Your monthly recap of product news

■ Positioned to deliver long-term value

Read this one-pager for a refresher on permanent life insurance performance in a low interest rate environment.

Find it on LINKnet:

Search: "Positioned to Deliver Long-Term Value" (71-0120)

■ **Northwestern Long Term Care changes its QuietCare Product**
In response to a historically low interest rate environment, effective 5 p.m. CDT on Friday, Aug. 24, Northwestern Long Term Care (NLTC) is suspending the Lifetime Benefit Period feature and both Limited Pay payment options (10 Pay and To Age 65) for new issues.

Find it on LINKnet:

Search: "QuietCare Product Changes"

IN FINAL tribute

William H. Allison, CLU, retired senior representative with the McAvoy network office in Boston, died June 15 at the age of 91. He signed his first contract in 1950 and provided 53 years of continuous service to the company. Allison was a member of the Star and Lives clubs and the Million Dollar Round Table. He was preceded in death by his wife, **Helen**, and is survived by his children, **Robert, Edward, Lucille and Blake**.

Michael J. Brannon, financial representative with the Franczyk network office in Tulsa, Okla., died June 24 at the age of 24. He signed his first contract in 2011. He is survived by his parents, **Kathleen and Billy Joe**.

George F. Erwin, CLU, retired senior representative with the Kermelgor network office in Columbus, Ohio, died June 1 at the age of 69. He signed his first contract in 1988 and provided 23 years of continuous service to the company. Erwin is survived by his wife, **Eileen**, and children, **Elizabeth, George and Jonathan**.

Lyle H. Krall, retired senior representative with the Castronovo network office in Bozeman, Mont., died July 13 at the age of 85. He signed his first contract in 1972 and provided 24 years of continuous service to the company. Krall was a member of the Star and Lives clubs. He is survived by his wife, **Terri**; sons **Ted, Tom and Richard**; and daughter **Susan**.

Thomas Lattimer, senior representative with the Blevons network office in Appleton, Wis., died May 9 at the age of 75. He signed his first contract in 1957 and provided 54 years of continuous service to the company. During his career he qualified for Top 5 Senior Financial Representatives and Top 20. He was also a member of the Star and Lives clubs and the Million Dollar Round Table. He is survived by his wife, **Barbara**, and children, **Patrick, Susan and Jessica**.

Gregory W. Nichols, senior representative with the Kermelgor network office in Columbus, Ohio, died June 22 at the age of 66. He signed his first contract in 1982 and provided 29 years of continuous service to the company. Nichols was a member of the Star and Lives clubs and the Million Dollar Round Table. He was preceded in death by his wife, **Penny**; he is survived by three sons, **Rodney, Ryan and Aaron**.

Gary L. Rux, CLU, ChFC, financial representative with the Gores network office in Fargo, N.D., died July 7 at the age of 59. He signed his first contract in 1976 and provided 36 years of continuous service to the company. Rux was a member of the Star and Lives clubs and the Million Dollar Round Table. He was preceded in death by his wife, **Shirley**; he is survived by his children, **Taryn and T.J.**

Richard O. Thomas, CLU, ChFC, retired senior representative with the B. Miller network office in Phoenix, died July 5 at the age of 87. He signed his first contract in 1974 and provided 25 years of continuous service to the company. Thomas was a member of the Star and Lives clubs. He is survived by his wife, **Mary**, and children, **Richard, Gilbert, Robert and Suzanne**.

Bill D. Weeks, retired senior representative with the Zach network office in Cedar Rapids, Iowa, died May 11 at the age of 83. He signed his first contract in 1957 and provided 40 years of continuous service to the company. Weeks was a member of the Star Club.

LIFE DI

Northwestern Mutual policies with an IPB, IPO, AIB or IIB increase due in the next three months will have the increase based on the following percentages:

August	September	October
2.3%	1.7%	1.7%

For series prior to RR, policies with an FIB increase on any anniversary in 2012 will have an increase of 4.0 percent. RR series policies will use 3.9 percent in 2012.

ADV

The interest rate credited on new Advance Premium Deposit (ADV) accounts activated during August will be 1 percent.

August | 1%



COLUMNS

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BEYOND

expectations

For the first time in company history, one representative has been named top producer and Most Exceptional Volunteer. It's not an easy feat, and those who know Wealth Management Advisor John Folkert, CLU, say it's no surprise that he's shown that getting both is possible.

His disciplined approach toward building relationships has earned him several company honors throughout his career. It's his twelfth time having his best year ever, and he recorded the largest amount of premium credit ever produced in a single year. Folkert also ranks second for life insurance face amount for the Awards Year.

“True joy in life, and in this career, is derived by serving others. We all have freedom to design our model that optimizes our strengths, and teammates who support us with specialized skills. Vision, discipline, perseverance and humility enable us all to deliver a powerful impact to those we serve.**”**

- **Network office:** Glover
- **City/State:** Grand Rapids, Mich.
- **Career production:** \$14,080,820
- **Contract date:** 1993

► **2011-2012 Awards Year Production**

\$4,079,598	195.30	\$118,648
Premium Credit	Lives	IPS Production
\$274,223,097	42.53	
Face Amount	New Clients	

