

COLUMNS

To inform, inspire and recognize
the Northwestern Mutual
field force

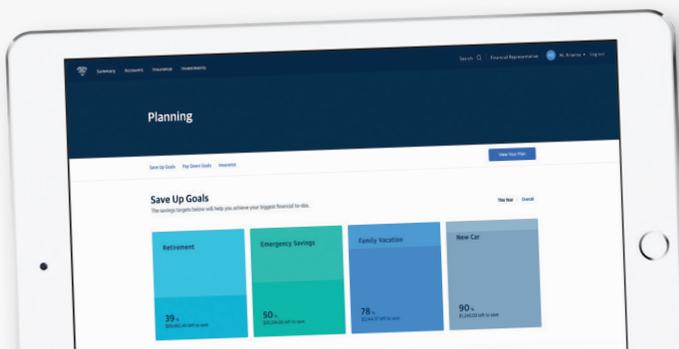
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Message from the Home Office

This quarterly column offers perspectives from our company leaders. This message is from Christian Mitchell, executive vice president – chief customer officer.



Winning together

Northwestern Mutual has always been the policyowners' company. At our core, we value mutuality and it comes through in all the ways we serve our clients. Now, we're redefining how people experience financial security.

As others in the industry look for quick wins, we're offering clients something distinct and needed – an experience that couples a digital platform with a trusted advisor, a personalized plan with the strongest products in the industry, a company that promises long-term financial strength with a roadmap to help people enjoy life as it is right now.

The latest Planning Experience (PX) release marks the first significant delivery toward advancing our strategy to provide the best in comprehensive planning to clients. It also positions us to deliver more of what you've been asking for – better positioning of permanent life insurance and more sophisticated planning capabilities.

I'm confident we're on a strong trajectory with this platform to create a unique experience for clients and better enable you to deepen your relationships to ensure clients stay with us for generations.

So far, more than 2,000 of you have become active users of PX. You've published nearly 42,000 client-ready plans that, combined with the strength of our products, will meaningfully change the landscape of financial planning and what clients expect when they sit down with an advisor.

Only at Northwestern Mutual is such an experience possible. I truly believe that PX, as part of the client experience, is the lifeblood that will enable us to win in the marketplace. But, we can only win together.

You're at the center of the client experience. You bring it all together and show clients the path to achieve financial security. If you aren't yet using PX, I encourage you to get in it and review your Book of Business to see which of your clients could benefit from seeing an updated plan in PX.

We have an amazing opportunity! You make it a winning experience. Thank you for all you do.

A handwritten signature in black ink that reads "Christian W. Mitchell". The signature is fluid and cursive, with a large initial 'C'.



This quarterly column highlights perspectives from the leaders of the Managing Partner, Managing Director and Financial Representative Associations.

Field Notes

This message is from **Tracy Van Dyke, CLU, ChFC, CFP®, CASL, RICP**, president of the Financial Representative Association, and wealth management advisor in the Sarnecki network office.



"We are better together"

If you know **John McTigue** (chief distribution advisor, retired managing partner), you know he has a lot of great one-liners. There's one I'm particularly fond of because it speaks to what makes Northwestern Mutual such a unique organization: "You're in business for yourself, but not by yourself."

It takes a special type of person – with a true entrepreneurial spirit – to endure the rejection, to persevere, and to invest in themselves and their practice to "make it" in this business. Being a financial advisor with Northwestern Mutual lessens the burden.

In my last column, I wrote that the home office has your back. Building upon that idea, the FRA formally acknowledged in our Priorities document this year that we (field and home office) are better together.

Over the past year, the home office has missed in some critical areas that are frustrating and even painful, but there have been some really good wins, too. Those wins often are the result of true collaboration between the field and home office.

For example, the partnership between the home office and field working teams to implement industry-leading Enterprise Value solutions that benefit those in advanced practices and lay groundwork for the up-and-comers has boosted FRA's confidence. It should boost yours, too, because it's not just about the work itself, but about a way of working that is mutually beneficial for all.

You'll hear more about how we're better together when you attend the Annual Meeting. And as I wrap up this letter and get ready to hand over the reigns to **Mark Kull, CLU, ChFC, CFP®, CASL, RICP**, your next FRA President, I encourage you to do just three things when you're in Milwaukee:

- 1. Attend the FRA Closed Session.** Find out how FRA advocates for you every day. We're here to lend an ear and help.
- 2. Use your time wisely.** Attend the sessions and network with reps older, younger, and in different practice models than you, and with home office personnel. Northwestern Mutual is a relationship-based company – take the time to make these connections. Embrace what is engrained in us to nurture the culture that has contributed to our strength for more than 160 years!
- 3. Identify 1 to 3 key takeaways.** Whether you're 30 years or 30 days in the business, commit to implementing a handful of ideas in your practice when you get home. You won't regret it.

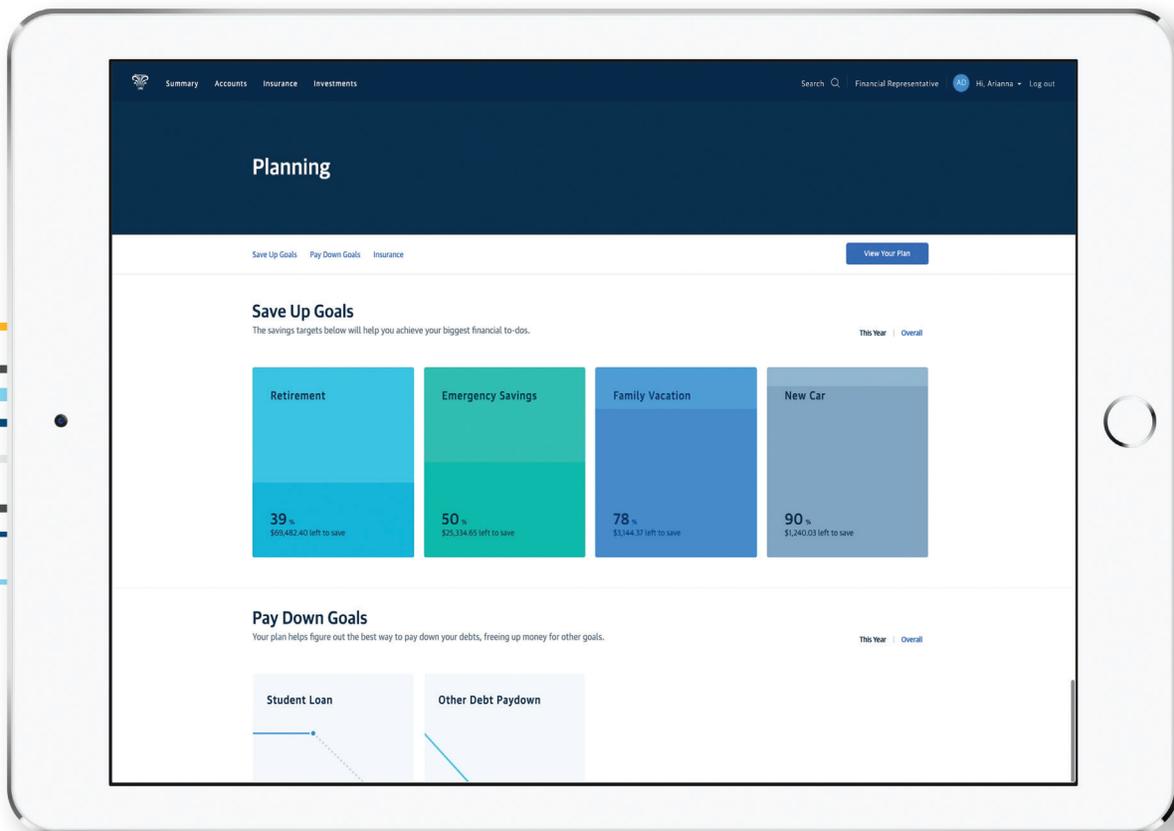
Interested in the Priorities document?



Find it on LINKnet:

Go to: [LINKnet](#) | [Contacts](#) | [Associations](#) | [FRA](#) | [Related Links](#)

Perspectives on the Planning Experience



The future is planning.

By embracing the Planning Experience (PX), we aren't just using a new planning tool, we're creating a new experience for our clients – one they've never known before.

By the numbers:

From January 2017
to June 2, 2019:

41,948

PX plans published
(and counting)

As PX has evolved, we – both the field and home office – have had to as well, needing to adapt to new technology and new ways of working. Many of your peers have found flexibility to be key to change. Their stories are a reminder that, while there might be bumps along the way, the destination is worth the journey. Here are three different perspectives on success with PX.



Michael Allen

Selling PLI with the plan

For **Michael Allen**, financial advisor in the Platt district office in Beavercreek, Ohio, PX isn't the difference maker when positioning permanent life insurance (PLI); rather, he says, it's a necessary piece of the puzzle.

"It's like walking people through their dream house," he said. "Without the architectural blueprint, the house wouldn't be there. PX is the blueprint that helps us understand how and where PLI will fit into a plan. But people don't typically buy their dream house because of what they see in the blueprint. They buy it because of how they feel when they see the house and walk through it. It's walking people through how to build permanent life insurance into their financial plan that makes the difference."

Allen says he's looking forward to even more future PX changes that will integrate PLI further into different aspects of the plan. But he firmly believes in using PX now because of the vision he sees for it.

"The main reason to use PX is because of where it's headed. It's the tool of the future," he said. "If you want to be a planner, get in the game. Run toward change instead of being the last to react."

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Behind the PX evolution



PX is continuously evolving to enhance both your clients' experience, as well as your ability to optimize their plan. The PX platform is in a state of constant growth, being regularly updated to provide greater flexibility and to support future functionality enhancements and planning capabilities.

"You have provided terrific insights into what future capabilities are most critical to serve your clients' needs," said **Christian Mitchell**, executive vice president – chief customer officer. "It may take us a few years to deliver on all of them, but we're committed to rapid deployments so you will see meaningful progress, even before year end."

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Liz Woloschek

Leading the PX change

Liz Woloschek, CLU, CLF, MSM, chief operating officer and chief growth officer in the Seitzinger network office in Troy, Mich., has a strong conviction in planning.

“Embracing planning creates greater consistency with clients everywhere, causing everyone to expect the same incredible value from Northwestern Mutual,” she said.

As a leader, she’s encouraged her advisors to embrace PX and other new technology from day one, believing in the impact it will make for both advisors and clients.

“This is the direction we want to go as a company, so leaders need to lead that change,” she said.

With planning being one of her and her office’s core values, Woloschek believes strongly that the new Planning Experience is cultivating even deeper relationships between clients and financial representatives.

“Having the technology that provides that information on such a timely basis is like clients being able to carry around their advisor in their back pocket,” she said.

PX continues to evolve and will do so even more rapidly going forward. As it does, Woloschek encourages advisors to use the tool with clients at varying stages in life, stressing that PX is currently a good fit for anyone in the accumulation phase.



Here’s a snapshot of the PX evolution to date:

October 2018

PX launched to the field, establishing a distinct client experience with the winning combination of our exclusive interactive plan and client-advisor relationship.

May 2019

Platform updates were made, including behind-the-scenes improvements to better enable future changes to both the input and output to improve how you and your clients experience the plan.

August-December 2019

Regular updates will continue advancing our Planning Experience, including more platform flexibility, better positioning of the living benefits of life insurance and more sophisticated planning capabilities.

Starting this August, advisors using PX will see monthly updates to the functionality and capabilities of PX, to deliver on our promise of providing the best possible comprehensive planning experience for your clients and prospects.



Having fun experimenting with PX

Jessica Veitch, wealth management advisor with the McGough district office in Greenwood Village, Colo., jumped on using PX from day one.

"I've always been a fan of newer technology," she said. "When PX came out, I immediately wanted to try it. I've found it provides a more tactical and executable plan for my accumulation clients that really makes them feel like they have control over their finances."

As she's learned how to use PX and implemented the planning tool with her clients, Veitch has found a way to bring fun into the process. For those still getting to know the new tool, she recommends digging in and learning the process.

"Get in and play with it," she said. "It can be a lot of fun to experiment."

To do this, she suggests taking a plan you've already created, whether that's your own plan or a client's you're already familiar with, and building a PX plan. Change up different variables, such as adding a house commitment or student loan.

"When you get stuck while experimenting, jump on the support line," she said. "The support line has been amazing when an issue occurs. There are always workarounds, but you need to practice using the system."

According to Veitch, a certain amount of magic happens when you customize the plan within the clients' core values so they can live life to the fullest today while also moving forward on long-term goals.



Jessica Veitch

Learn more about PX



On LINKnet:

Search "PX" on LINKnet to learn about what's new, how to incorporate PX into the sales cycle, training opportunities, support and more!



At the Annual Meeting:

Don't miss the PX concurrent session, Increasing Our Effectiveness Through the Plan, focused on building a high-activity, highly productive planning practice. Learn from **Brian Boucher** and **Tom Biel**, two field leaders who have built their practices on planning for every client. Also, visit the PX & Tech Hub to advance your planning practice through consultations, demonstrations and role play.



Questions?

Reach out to your office leaders, or call the Financial Planning consultants at 877-926-1500, option 1, option 3; select option 1 for planning support or option 2 for technical support.



EVER CHANGING. NEVER CHANGING.

We are ALL IN for this year's Annual Meeting!

Our theme for 2019 represents our commitment to transform what it really means to be financially secure by offering the best-in-class insurance and investment products, and pairing them with a comprehensive plan. Ultimately, our transformation journey is all about doing right by our clients and disrupting our industry in an ever-changing world.

Our evolution is, and has always been, ambitious. That's why we are ALL IN because we all believe it's the right thing to do for our clients and to remain a leader in our industry. As we transform to grow, we do it on a solid foundation, built over 160 years on our four never-changing pillars: mutuality, long-term product value, our exclusive distribution system and exceptional financial strength.

Together, we will deliver a new digital experience not found in the market today and harness the power of YOU to bring it to life!

2019 ANNUAL MEETING | JULY 20-23 | MILWAUKEE

Our Annual Meeting Committee members share what ALL IN means to them:



"We are in a time of great change and it is vital for us to recognize what is not changing – and that is Northwestern Mutual's commitment to delivering great value to the policyholder."

– **Brad Baune, CLU, ChFC** | wealth management advisor | Hellyer network office | Mendota Heights, Minn.



"In today's business world, you must be ever-changing to compete. I am proud that Northwestern Mutual is changing more than ever, but there are some things – like our core values, such as mutuality, and our financial soundness – that will never change. Being 'all in' is not easy in a changing world – but it is the key to dominating the marketplace!"

– **Bruce Laughlin, CLU, ChFC, RICP** | managing director | Kiecker network office | Indianapolis



"I've always been 'all in' with Northwestern. Both personally and professionally. I am 100% committed to making sure my clients have access to the very best products and services. My confidence in what this company offers and the direction it's headed couldn't be stronger."

– **John Hepworth** | wealth management advisor and Annual Meeting committee chair | Bailey network office | Boise, Idaho



"The theme iterates, that, at our core, we strive for superior excellence and adhere to the principle of solving the client's total financial problems – even when it isn't comfortable or easy – but because it's the right thing to do. Northwestern Mutual is evolving to serve our clients' ever-changing needs, but we will not lose our commitment to solving risk-based needs first, building wealth tax intelligently and being at the center of our clients' lives."

– **Sara Samuels, J.D., CLU, RICP** | wealth management advisor | McQuade network office | Chicago

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"Our theme encompasses the idea that we, as advisors and as a company, share the desire to evolve and get better at what we do – but do it in a manner that allows us to stay true to who we are. We need to evolve, but we don't need to change. And we always come back to our values of putting our clients first and treating people the right way."

– **Nicholas Langefels, MBA** | wealth management advisor | Khadiwala district office | Englewood, Colo.



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Inspiration and insights from the mainstage

It's time to be ALL IN. This year's meeting is designed to equip you with the information and tools you need to grow your business and deliver a distinctive client experience. From mainstage motivation to sessions full of sales tips to networking events to help you build relationships — we're ready for YOU!



Featured Keynote: Peter Diamandis

Dr. Peter Diamandis was recently named by *FORTUNE* magazine as one of the World's 50 Greatest Leaders. He is a *New York Times* bestselling author whose motto is, "The best way to predict the future is to create it yourself."



Hugo Alves, CFP®
Wealth Management Advisor
Belin network office
Stamford, Conn.



Todd Anderson, CLF
Managing Director
Mulroy network office
Riverside, Calif.



Sam Arthur, CFP®
Managing Director
Wright network office
Atlanta



David Cowell,
CLU, ChFC, CASL, CFP®,
RICP, AEP
Wealth Management Advisor
Heurung network office
Baxter, Minn.



Brendan Foor
Financial Advisor
Aslakson network office
Seattle



Callie Ford
Financial Advisor
Sarnecki network office
Phoenix



Cedric Powell,
CLU, ChFC, CASL, AEP,
CAP, RICP, ChSNC
Wealth Management Advisor
O'Connell network office
Tampa, Fla.



Timothy E. Radden,
CLU, ChFC, CLTC, AEP
Wealth Management Advisor
Sarnecki network office
Phoenix



Jessica Dawn Schock
Wealth Management Advisor
Kosnick network office
Middleton, Wis.



Keith Wagner, CLU
Wealth Management Advisor
Plocher network office
Los Angeles

Start your Annual Meeting journey at The Hub

The Hub is the place to learn, explore, network or take a break. It is your home base to connect with experts, meet your peers in the new café or grab a quick bite to eat while listening to a live presentation on the Center Stage.



Make The Hub your first stop when you arrive in Milwaukee. Check in at registration and then explore.

- 1 Stop in at the **Life Plus Series Genius Bar** to ask product or illustration questions.
- 2 Get answers to your **compensation, benefits and recognition** questions and learn what's on deck for 2020 MyBenefits.
- 3 Maximize your journey by attending a live presentation on the **Center Stage**.
- 4 Enhance your knowledge by participating in a hands-on demo in the **PX & Tech Hub** as well as trying your hand at some fun activities.
- 5 Join us in the **Fastrack Academy** living room as we celebrate 75 years of impact. Aspiring attendees stop by to learn how and why you need to get to Fastrack Academy.
- 6 Maximize your time, see more clients and grow your business with **Financial Planning Services (FPS)**. Learn how partnering with FPS can help you focus on revenue-generating activities.
- 7 Bring your family to the **Kidz Zone** to enter the coloring contest, enjoy a game of giant Jenga, or get your children's faces painted.
- 8 A visit to The Hub is not complete without a stop at the **Promo Shop!**

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The Hub - 2018 Annual Meeting



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Schedule at-a-glance

<p>JULY 20</p>	<p>The Hub  (at the Wisconsin Center)</p>	
<p>JULY 21</p>	<p>Roots & Wings 5K/10K Run/Walk</p> <p>The Hub </p> <p>Home office tours</p> <p>SummerSocial @ The Lakefront</p>	
<p>JULY 22</p>	<p>General Session (New location – Fiserv Forum)</p> <p>Friendship Lunch</p> <p>Concurrent Sessions</p> <p>The Hub </p> <p>College Awards Show</p> <p>Forum Recognition Dinner</p>	
<p>JULY 23</p>	<p>General Session</p> <p><i>Featured keynote – Dr. Peter Diamandis</i></p> <p>Concurrent Sessions</p> <p>The Hub </p> <p>Annual Meeting Show (New location – Fiserv Forum) <i>featuring Jimmy Buffett</i></p>	



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Search: "Annual Meeting"



Breaking into the business space

Using permanent life insurance to make headway with business clients



DJM Financial has found an opportunity in serving the needs of businesses. One solution the team recommends to its business clients is permanent life insurance because of its flexibility.

In idyllic southern California, the sun is always shining, the coastal views are breathtaking – and opportunity abounds for advisors who want to build a practice based on personal planning needs, without necessarily incorporating business cases into their offerings.

This opportunity caught the eye of Irvine-based DJM Financial, part of the Mackey district office, several years ago as the firm was identifying areas of growth. Headed up by wealth management advisors **Mike Jacob, ChFC**, and **Kevin Du Pree, CLU**, the approximately 20-person firm observed the business space in southern California, home to a large population of affluent individuals, tended to be largely overlooked by financial advisors.

“There has been an ability for people to build thriving practices without focusing on the business marketplace,” Jacob said.

“So, two years ago, Kevin and I looked at each other and said, ‘Look, there’s a void here. Let’s start to build something here in southern California that would be a complement to the vertical that we are building.’”

Since then, the firm has made significant headway into the business marketplace, and central to its strategy is its use of permanent life insurance to help fulfill clients’ needs.

The firm is positioning permanent life insurance to help businesses retain and reward talent, fund executives’ retirement plans and help solidify succession plans by using the product to finance buyouts. Executives, partners and owners of closely held businesses like the product for its financial flexibility, its capacity to alleviate their tax burden and its ability to instill their firms with a sense of longevity and continuity.

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“CPAs are looking for solutions, attorneys are looking for solutions to help their clients – and life insurance works beautifully.”

– **Mike Jacob, ChFC** | wealth management advisor | DJM Financial | Mackey district office | Irvine, Calif.

Resetting the table

DJM Financial has experienced success in the business space due to a combination of factors, but the group specifically credits its growth to its strategic style of courting new cases and its emphasis on cultivating relationships with centers of influence.

“CPAs are looking for solutions, attorneys are looking for solutions to help their clients – and life insurance works beautifully,” Jacob noted.

In many instances, the firm’s business cases start out as personal ones. Then, it’s a seamless segue. Since DJM’s personal planning clients already understand how permanent life insurance works, it’s not hard for them to visualize it helping their businesses.

But, first, it’s critical that the firm “resets the tables” with these relationships, Du Pree said.

“I’m the guy who’s done the personal financial planning and I can do the business planning, but if I go to a business case, and say, ‘Hey I want to do both,’ it’s hard to reconcile the two,” Du Pree noted.

“They may not think you have the expertise.”

Often DJM will bring two or three advisors into these initial meetings for support and to demonstrate its deep bench of expertise. And they don’t go into these meetings cold – they have a specific strategy they follow to ensure they’re making the most of the time.

The team identifies and articulates the problem a business is experiencing, discusses roadblocks and then explains the value-add the firm brings to the table.

A unique solution

After those steps, the firm identifies solutions for the business. If permanent life insurance is among those – as it often is in succession planning and buyout cases – the team of advisors will then lay out alternatives so stakeholders can see their options.

“Most businesses, once they have a good understanding of the value of the insurance, tend to work with the insurance because it’s unique in the death benefit component for cost recovery,” Du Pree said.

And, on the personal planning side, Du Pree has observed clients use their policy’s cash value to make payroll during economic downturns, purchase buildings and use the policy as collateral to create lines of credit for their business. In one instance, a client of his was able to act quickly on a business opportunity and buy a practice – because he was able to promptly access the permanent life insurance’s cash value.

“He showed up with cash and was able to write the check in two or three days,” Du Pree recalled. “His competitors needed to raise financing. He got that practice because of permanent life insurance.”

“His competitors needed to raise financing. He got that practice because of permanent life insurance.”

– **Kevin Du Pree, CLU** | wealth management advisor | DJM Financial | Mackey district office | Irvine, Calif.



Paying it forward

A disability dealt a huge financial blow to this family – now this mother-and-son team is making sure their clients avoid that fate



Jesse Corriea, and his mother, Shayne Corriea-Fernandez, use their unique story when meeting with clients. The pair emphasizes that building a legacy is an important part of financial planning with their clients.

2015 was a life-altering year for **Shayne Corriea-Fernandez** and her family.

A disability ended Shayne's 17-year-career in the legal industry. She was navigating a divorce and grieving the passing of her father. On top of it all, the single mother was trying to keep her finances straight and her home life together for her son, **Jesse**, who was in college at the time, and her young daughter **Maya**.

"It was this perfect storm that came out of nowhere," she said. "I was thinking 'Oh my gosh, am I going to lose my house? Do I have

to tell Jesse he has to come back and he can't finish school? Do I pull my daughter out of school?'"

None of those worst fears came to fruition. And while those tough circumstances may have seemed insurmountable at the time, it was also a critical turning point for the Corriea-Fernandez family. Not long after Shayne's life seemed to be unraveling, she met with a pair of Northwestern Mutual financial advisors. The prospect of getting her finances under control was especially appealing during this time of fiscal and emotional turmoil.

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That meeting led to a months-long dialogue about what was next for Shayne's career. Not long after, in 2016, she joined Northwestern Mutual as an advisor, reinvigorated at the prospect of empowering women and families with financial planning.

"Culturally, (finance) wasn't discussed in our household," said Shayne. "Growing up, it was never fathomable that I, as a female, would actually own a business. We didn't have those tools and resources, so when this advisor was sharing the planning, and how it all comprehensively works together and speaks together, it was then that I realized my purpose, going through the hell I went through. It was to make sure that other women, women of color, and their families, have ample opportunity and access to the information that we traditionally didn't have access to."

Seeing the potential for a long and fruitful career in the industry, she also encouraged her son, Jesse, to join Northwestern Mutual as an intern. He's been an advisor since 2017.

Together, the mother-and-son team share their family's story to connect with clients and encourage them to plan appropriately for their financial future. Their first-hand account is one that resonates deeply across different markets and has helped shape the two advisors' approach to building their practices.

"Growing up, it was never fathomable that I, as a female, would actually own a business."

—**Shayne Corriea-Fernandez** | financial advisor | Abell network office | Sacramento, Calif.

"Our family has seen what the consequences can be if you don't plan the right way, if you don't meet with an advisor or have your insurances in place, like disability insurance," Jesse said.

Turning a setback into a strength

Shayne and Jesse are both advisors with the Abell network office in Sacramento, Calif. They live together, work in the same office and share staff. And, while they have their own clients, they also occasionally come together in a joint work capacity.

"A lot of people ask, 'How we do it. Do we get sick of each other?' And sometimes, yes, we do bicker, and argue about the business or argue about me not taking out the trash in the morning," Jesse said laughing. "But we're really close, I think it's cool because it's like a full-time accountability partner."



Shayne Corriea-Fernandez

Accolades: Pacesetter First 40, Top 10 Women Premium Leader in Western Region, Fastrack Academy, Top 3 in her agency for the 2018-19 Awards Year

Business: Shayne has carved out a niche helping women achieve financial security and success. Her clients also include professionals and executives in the nonprofit world. Both Shayne and Jesse are dialed into a diverse array of groups across the Sacramento area.

Interests: Empowering women through Sacramento Women Achieving Greatness (SWAG), a nonprofit she founded that provides women with opportunities for professional development, philanthropy and public policy advocacy.

On working with her son, Jesse: "When we get into a joint work session and I hear him talk and how he handles himself with clients, I learn just as much from him. It's like butter when you're in there and listening to him with clients."

When the two advisors do join forces, they complement each other's strengths, bringing a unique, yet unified, perspective to the table. Telling their story as a family delivers a much deeper impact than what they could bring solo.

"We pair up like yin and yang," Shayne noted.

Plus, when the two take a client meeting together and talk about legacy, their collective presence resonates. Clients see, visually and figuratively, that this family is building a business, and that legacy-building is an important component of their practice, they said.

And, even when they don't work together, a common resolve weaves throughout both of their work. They are both determined to see their clients thrive and build a secure financial future – and avoid the struggles their family experienced.

.....

"Our family has seen what the consequences can be if you don't plan the right way..."

- **Jesse Corriea** | financial advisor | Abell network office | Sacramento, Calif.

As a son who watched his mother grapple with tough financial headwinds, Jesse can confidently position the products because he intimately knows the profound impact they can have. His conviction in Northwestern Mutual's insurance products stems not only from his knowledge of the products' value – but from his experience. He personally knows what it's like for a family not to have them in their arsenal.

"We, first hand, have been through what it is like to deal with the stresses of not having a solid financial plan," said Jesse.

For Shayne, sharing her experience in a raw and unfiltered fashion allows her to establish trust and transparency with her clients.

"Going through these experiences – and being able to share those on a personal level – it kind of breaks the ice, it shows them that you're transparent, you're O.K. to be vulnerable and that allows them to be vulnerable as well," Shayne said.

For some individuals, the financial setback that this family experienced may have held them back. Instead Shayne and Jesse turned it into their strength and are pushing forward, stronger than ever.

"I never would have imagined three years ago, when we were living that hell, that we would be where we are right now," Shayne said.

Jesse Corriea

Accolades: Pacesetter First 40, Top 100 Intern

Clients: Jesse has zeroed in his practice on Sacramento's political world, helping to set up professionals working in California's state capitol and lobbying firms for fiscal success. He's also secured a foothold in the young professionals' market.

Interests: Co-hosting his podcast, *The Coffee Talk*, where he interviews entrepreneurs and other big names in finance, sports, real estate and other industries; working on his clothing line Para by Jesse; and attending and sponsoring political meetups in the Sacramento area.

On working with his mom, Shayne: "I was finding that when I brought my mom into client meetings, she was able to connect with people on a whole other level that just completely closed the deal."



Products+Plus

Your recap of the latest product and planning news

Whole Life Plus – A simplified product solution for clients

Whole Life Plus strengthens our unique competitive position and offers clients a personalized product solution that keeps them financially strong in any economic season. It meets new regulatory requirements while providing a better long-term rate of return and more retirement income in most situations.

How does it work?

Whole Life Plus uses a “building blocks approach” to easily showcase the flexibility and long-term value of Northwestern Mutual’s permanent life insurance. With Whole Life Plus, clients can select a premium payment period and add Blended Term, Additional Premiums and Lump Sums to the fully-guaranteed Base Whole Life policy of their choosing. They can also add the Accelerated Care Benefit on all Whole Life Plus products – even those with Blended Term.*

What does this mean for advisors?

You can only access Whole Life Plus illustrations in the new Illustrations system. Prepare for the transition by noting these key dates as you move from Whole Life (TT) to Whole Life Plus (UU).

June 30 – Last application sign date for TT Whole Life with TT Application Supplement and Illustration.

July 1 – First application sign date for UU Whole Life Plus with UU Application Supplement and Illustration.

July 31 – Last day to run a TT series illustration. You must save any outputs of Whole Life TT illustrations that you want to reference after July 31.

Aug. 31 – Last day to submit a life application for the current TT Whole Life series (with application sign date on or before June 30) accompanied by a TT Application Supplement and Illustration.

First year commissions, renewals and persistency fees will be largely unchanged for Whole Life Plus (available July 1).

For Whole Life Plus 100, there are no rate changes for issue age 0-70 and small rate changes at 71+ relative to prior 90L product. The Whole Life Plus 65 product is only available for issue age 0-40 and has no rate changes when compared to 65 Life. Whole Life Plus 15-Pay and 20-Pay have small changes to a limited number of ages. For Whole Life Plus 25-Pay, there are no rate changes between issue ages 41 and 60.

Find it on LINKnet:

Search: “Commission and Fee Schedules” for the full product rate tables.

What does this mean for clients and prospects?

The flexibility and customization of Whole Life Plus gives clients the ability to tailor construction of life insurance solutions with varying degrees of safety (guaranteed death benefit) and performance (cash value rate of return), regardless of premium pay period.

What’s next?

The remainder of the new life product series, which includes Survivorship Whole Life and Universal Life products, will be introduced in November.

Resources you need

Visit the Network Store for the new suite of client life insurance materials.

Access the new materials directly from the home page under the Must-See Feature section called “New! Life Insurance Client Materials.” For competitive materials, visit *Competitive Edge*.

Find it on LINKnet:

Search: “LPS”



* Pending state approval. Accelerated Care Benefit currently not available in CA or NY.

In Final Tribute

Chris Courtney

Cruse network office
Dallas
32 years of continuous service

Todd Degitz

Zach network office
Cedar Rapids, Iowa
8 months of continuous service

John Heyman

Pizzuti network office
West Hartford, Conn.
60 years of continuous service

Edward J. Kennedy

Iodice network office
Baltimore
52 years of continuous service

John Joseph Lynch

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45 years of continuous service

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Honoring a Northwestern Mutual legend

Chris Courtney passed away on April 10 at the age of 52. During his distinguished 32-year career with Northwestern Mutual, Chris was among the elite in our system as a perennial Forum qualifier. He built a solid career path from day one, as Top 10 Intern and the company leader in Bronze, Silver and Gold. He was No. 17 in career production in company history, serving nearly 5,300 lives.

His father, **Jerry**, and brother, **Jay**, remain active in the system. We keep his family, friends and colleagues in the Cruse network office in our thoughts. In addition to Jerry and Jay, Chris is survived by his mother, **Pat**.



EVER CHANGING. NEVER CHANGING.

Annual Meeting
July 20-23, 2019
Milwaukee

