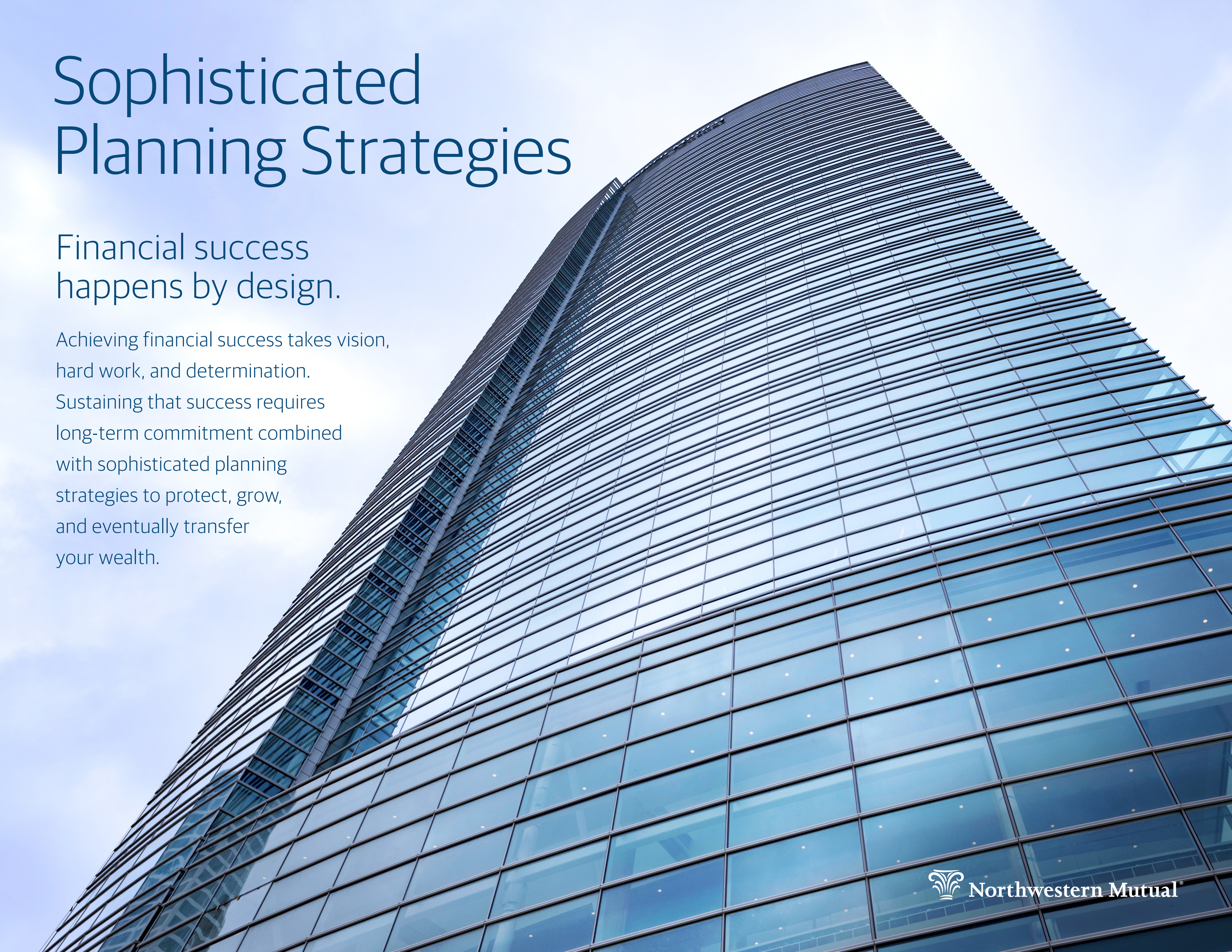
Sophisticated Planning Strategies

Financial success happens by design.

Achieving financial success takes vision, hard work, and determination. Sustaining that success requires long-term commitment combined with sophisticated planning strategies to protect, grow, and eventually transfer your wealth.



Northwestern Mutual®

Presenting Sophisticated Planning Strategies, a dedicated team of Northwestern Mutual legal and tax professionals with expertise in planning and designing solutions for affluent clients.

The Sophisticated Planning Strategies partnership adds strength to my team as we collaborate with your specialists — including attorneys, accountants, and family office professionals — to ensure your financial strategy is well coordinated and aligned with your objectives. Together we'll develop a customized plan that addresses wealth preservation, business succession and exit planning, income tax strategies, legacy planning, and charitable goals. Services include:

COMPLEX ESTATE AND LEGACY PLANNING

Building a legacy begins with accumulating wealth and requires maintaining the desired level of control over assets during your lifetime and after. We work with you and your other professional advisors to ensure your wishes are honored and carried out efficiently.

- Complex tax minimization strategies
- Multi-generational planning
- Trust and liquidity planning

EXECUTIVE COMPENSATION PLANNING

For affluent clients who have accumulated wealth through equity-based compensation programs, we provide expert analysis of the tax impact of exercising various options. For clients who are business owners, we specialize in the analysis and design of executive compensation programs to help the business attract and retain talent, as well as strategies to maximize owner retirement contributions.

- Non-qualified deferred compensation arrangements
- Executive bonus plans
- Equity compensation tax analysis

CHARITABLE PLANNING

Charitable planning is about more than just maximizing income tax benefits. For many affluent clients, charitable giving is about using wealth to create a beneficial and lasting impact on the world. It involves a thoughtful and strategic approach to making charitable contributions that aligns your values, goals, and resources with other financial objectives.

- Charitable trust planning
- Family foundations
- Income tax mitigation through charitable strategies

BUSINESS SUCCESSION PLANNING

Every successful business owner will need to exit the business at some point, whether that be through a transition to family members or a sale to an outside party. We provide personalized guidance on the planning and implementation of targeted strategies to ensure your goals are accomplished.

- Buy/sell arrangements
- Pre-sale tax minimization strategies
- Coordination of business transition with estate plan

Our approach to wealth planning

Working with you and your other expert partners, my team and the professionals on the Sophisticated Planning Strategies team will develop a personalized plan tailored to your unique needs by:

- Understanding and documenting your goals and objectives
- Gathering relevant information, such as financial statements and legal documents
- Brainstorming solutions that can help you achieve your goals and objectives
- Creating a personalized plan based on your goals that identifies any gaps in your current planning and can show the long-term impact of different strategies
- Reviewing the plan and its recommendations with you and your other advisors
- Implementing the recommendations you select
- Regularly reviewing progress toward your goals

OUR TEAM OF EXPERTS — FOCUSED ON YOU:

Attorneys
with over 350 years of combined experience

CPAs
Certified Public Accountant professionals

CFPs
CERTIFIED FINANCIAL PLANNER™ professionals[1]

LL.M. Degrees
in Taxation

THE NORTHWESTERN MUTUAL DIFFERENCE

As a mutual company, we report to you, not Wall Street. And that means when we do well, you do well, too. We lead the industry in giving back to our policyowners — issuing dividends every year since 1872. Here are some more reasons why millions of people put their trust in us:

A++

AAA, Aaa, and AA+ — we've earned the highest financial strength ratings awarded to life insurers from all four major rating agencies.[2]

Top 5

We're one of the top U.S. Independent Investment Broker-Dealers.[3]

97%

of our policyowners stay with us year over year.[4]

Let's talk about how we can help you plan for continued success.

Northwestern Mutual is helping to speed up the search for a cure to childhood cancer and to support families battling the disease. **Learn more about how we're helping at NMFoundation.com.**

Northwestern Mutual®

[1] Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP® logo (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

[2] Northwestern Mutual continues to have the highest financial strength ratings awarded to any U.S. life insurer by all four of the major rating agencies: A.M. Best Company, A++ (highest), June 2022; Fitch Ratings, AAA (highest), August 2022; Moody's Investors Service, Aaa (highest), May 2022; S&P Global Ratings, AA+ (second highest), July 2022. Third-party ratings are subject to change. Ratings are for The Northwestern Mutual Life Insurance Company and Northwestern Long Term Care Insurance Company.

[3] Ranking for **Northwestern Mutual Investment Services, LLC.** Measured by 2022 Revenue. Source: *InvestmentNews*, May 2023.

[4] Loyalty is based on Northwestern Mutual client data.

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