CONCIERGE PLANNING TEAM

Northwestern Mutual®

Sue Ruhland, CFP®, CLU®, ChFC®
Assistant Director – Financial Planner

As the primary point of contact, Sue oversees and manages case flow, progress and implementation. She acts as a coordinator and liaison between the Wealth Management Advisors (WMAs), their staff, the Concierge Planning Team and home office contributors. Sue has over 15 years of experience in all aspects of financial planning. Sue has a bachelor's in business administration, risk management and insurance. In addition, she has a bachelor's degree in consumer science-personal finance both from the University of Wisconsin-Madison.

Rachel Wolfgram, CLU®, ChFC®, CLTC
Insurance & Business Market Consultant

Rachel brings deep product knowledge and experience in the high net worth and business planning markets, enabling her to recommend a wide variety of solutions for clients' needs. Rachel joined Northwestern Mutual in 1983 and has worked in both the home office and the field as an Associate Financial Representative. Rachel holds a bachelor's degree in English and business from the University of Wisconsin-Whitewater.

Brian S. Broderick, MBA
Case Manager/Estate Market Consultant

Brian provides in-depth insurance planning strategies for high net worth clients including premium financing and other funding solutions and knowledge of the competitive marketplace. Brian joined the company in 2004, where he worked in Distribution Planning and Field Compensation, Actuarial, Controllers, and the Life and Annuity Product departments. Prior to NM, he performed actuarial benefit consulting. Brian holds undergraduate degrees in both mathematics and economics, and a M.B.A. from the University of Wisconsin – Milwaukee.

Mike Herbstreith, CFA, CFP®, ChFC®
Assistant Director – Retirement Income Distribution

Mike brings expertise in investment management, executive compensation, and retirement distribution. He provides case design analysis to coordinate business, retirement and estate planning into an integrated strategy. In his most recent role on Distribution Strategy's Financial Planning Services team, he worked with a team of Wealth Management Advisors to provide consulting on investment management and financial planning for a $300 million book of business. Mike started with Northwestern Mutual in 2007 and holds a BBA in Finance, Investments, and Banking from the University of Wisconsin-Madison.

Todd L. Beaird, JD, LLM
Director – Case Design Attorney

Todd has been creating comprehensive planning solutions for high net worth clients since 2003. His years of experience working in advanced planning for industry-leading companies has given him practical knowledge of complex strategies that fit different needs. Todd holds a bachelor's degree in economics from Lewis & Clark College, a law degree from Lewis & Clark Law School, and a master's in tax law from Boston University.

Patrick A. Hoffman, JD, LLM
Director – Case Design Attorney

Patrick's 20 years of experience in high level estate and business planning, estate and gift tax, and income tax planning help provide the tools needed to meet a client's goals for financial security, wealth preservation, asset protection, and business planning objectives. Patrick holds a bachelor's degree in English from Texas Wesleyan University, a law degree from Washburn University, and a master's in tax law from Southern Methodist University.

Michael C. Soyka, CFP® CLU® ChFC®
Director – Wealth Strategies

Mike has over 25 years of financial planning experience. He is the liaison for the Concierge Planning program and NM Advisors. He provides coaching and education on advanced retirement, and business and estate planning solutions for high net worth individuals, small business owners and executives. He actively contributes to case design and solutions. Mike received his bachelor's degree from the University of Notre Dame and his MBA from Concordia University.

William F. Grady IV, JD, CLU®, CFP®
Vice President – Financial and Concierge Planning

Bill oversees the Concierge Planning team. He consults on plan design for retirement, business and estate planning. Bill joined Northwestern Mutual in 2005 as an attorney in the Advanced Planning Division. He was a lead contributor in developing the company's Retirement, Closely Held Business, and High Net Worth market initiatives. Prior to joining Northwestern Mutual, he worked in private practice for five years. Bill holds a bachelor's degree in journalism from the University of Wisconsin-Madison and a law degree from Marquette University Law School, where he served as a member of the *Marquette Law Review*.

720 East Wisconsin Avenue, Milwaukee, WI 53202-4797 | 414 271 1444 | northwesternmutual.com

Daniel R. Finn, JD, CLU®

Director – Advanced Planning

Dan acts as a key consultation resource for Northwestern Mutual representatives working in the advanced markets. Drawing on over 20 years of experience as an estate and business attorney – including several years managing a corporate trustee division – Dan helps to analyze and design sophisticated planning techniques in numerous areas, from generational wealth transfers to using nonqualified deferred compensation to retain select employees. Dan received his Bachelor's degree in economics and international relations from the University of Wisconsin – Milwaukee, and his law degree from the University of Wisconsin-Madison.

Mark Mitchell, JD

Director – Wealth Strategies

Mark has more than 35 years in the trust and high net worth market. He is the past CEO of Old National Bank Wealth Management Company and President/CEO of Merrill Lynch Trust in Michigan. During his career, he has worked with some of the most affluent clients in the nation and has extensive experience in philanthropic giving. Mark joined Northwestern Mutual in 2001, where he helped form the Northwestern Mutual Wealth Management Company. He works closely with advisors and clients, helping create and present estate planning solutions. He earned a bachelor of science degree in Philosophy from the University of Utah and a law degree from Seattle University.

Jessica Lubar, JD

Director – Advanced Planning

Jessica consults on case design and client presentations. She has over 18 years of experience devising and implementing tax and estate planning strategies for businesses and individuals. Prior to joining Northwestern Mutual, Jessica worked in private practice and public accounting engaging in complex tax planning and research on federal, state, international, corporate and partnership tax matters. She has also written and spoken extensively on a variety of tax and estate planning matters. Jessica received her bachelor's degree from Pennsylvania State University and her law degree from Washington University School of Law in St. Louis.

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