



Still on track for retirement, despite the economy

Sharon Grayden and Steve Bayne have spent the last few years dreaming of retirement. They've done everything right: life and long-term care insurance, investments and annuities. They came to Wealth Management Advisor Delynn Alexander and Associate Financial Representative Reena Bland after the last national crisis, September 11, 2001, when they saw their investments — through a different broker — drop considerably.

Like most people, Sharon and Steve were affected by last year's economic turmoil, but the good news is that their retirement dreams of a flat in Paris or Amsterdam and traveling the world are intact and on schedule.

Wealth Management Advisor Delynn Alexander (right) offers investment advisory services to Sharon Grayden and Steve Bayne through Northwestern Mutual Wealth Management Company, a limited purpose federal savings bank.

Q *As you near retirement, how have the economic events of the last year affected you?*

A Like most Americans, we didn't take the crisis lightly. But our concern wasn't the kind that made us lose sleep, partly because we are optimists, but also because of the relationship we have with Delynn, Reena and Northwestern Mutual.

"It's so rewarding to watch people you care about achieve the things that are important to them."



Reena Bland, Associate Financial Representative; **Delynn Alexander**, Wealth Management Advisor — Chapel Hill, North Carolina

When we first developed our financial plan, Delynn coached us to remember that we were in this for the long haul. She reminded us that we would likely experience peaks and valleys but stressed the importance of keeping our eyes on our goals. And we've continued to make sure the plan provides a practical long-term view, taking into account our changing needs and interests.

So at the beginning of the market slide, we were concerned about where the bottom might be, but we never questioned the validity of our plan. Fundamental to our plan was protecting against the risks of life and taking advantage of potential opportunities.

Q *How would you describe your relationship with Delynn and Reena?*

A This was a relationship formed on trust. For years, we had been searching for someone who would ask us the important questions. We finally found Delynn and Reena. They were interested in us — not just selling us something or impressing us with their technical knowledge. We know that Delynn and Reena are working for us, and we trust that Northwestern Mutual

will live up to its reputation of strength and stability for us.

Q *What does financial security mean to you?*

A It means having a plan that will allow us to reasonably transition through the rest of our lives without the typical financial shortfalls.

When we first sat down to sketch out a plan, we discussed the lifestyle we wanted to maintain and the things we wanted to do in the future. We looked at how we were living and decided we didn't want to live differently in the first phase of our retirement. In fact, we hope to do more — like have a property in Europe, for example. Then we considered what we would need for the phase after that. We also considered how we could support causes that are important to us. When you have the ability and control to direct money to something you believe in, it's a great pleasure.

We have prioritized our goals and now know how to focus on what we want. We trust our plan, the people working for us and Northwestern Mutual.

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