



Starting early to secure their future

Brian and Jill Koch are just starting out. This young couple understands that life holds risk. In 2005, Brian lost his mom. “We know what can happen, and we want to be prepared.”

As a result, Brian and Jill own life insurance, disability insurance, an IRA and have pre-funded two-year-old Brooke’s college education. They willingly make sacrifices now, controlling spending and investing for the long term. They faced last year’s crisis with a new baby and Jill no longer a wage earner. A rising attorney at a national firm, Brian believes in being prepared. Financial Representative Darling Lie-Nielsen is helping the young family work toward building a secure financial future.



Darling Lie-Nielsen, Financial Representative — Miami, Florida

“We work very hard preparing for their future, so they can rest easy. They’re doing smart things.”

Q *As a young family, how have the economic events of the last year affected you?*

A We’ve experienced losses like so many others have. But while others were losing so much, we found we were actually doing pretty well in terms of the big picture. The reason: As we watched the crisis unfold, we knew a big part of our strategy — whole life insurance — was protected. Of course, an insurance policy is only as good as the company behind it. We recognized early on that we don’t need glamour; we need stability. And that’s what Northwestern Mutual offers.

Q *You’ve made farsighted financial decisions when most young couples aren’t thinking that way. Why?*

A When we first started working with Darling, she urged us to budget properly and do the right things to create a foundation for our own and our daughter’s future. Her approach included instilling in us the importance of setting money aside, as well as investing it. Our work led to the feeling of comfort we had during all the financial upheaval. With her help, we’ve

worked on balancing our needs and wants and taking the actions needed to reach our goals. And that's made us confident in the future as well. We have contingency plans, we have protection in place, and we have a game plan to meet whatever comes our way.

Q *What does financial security mean to you?*

A To us, financial security is about ensuring our hard work supports something that lasts. It's less about what we want and more about what we need — like saying no to some luxuries because we know we have a greater plan. It's feeling safe in our financial choices and making sure they

reflect the best decisions for our daughter. It's knowing we're laying the foundation to achieve future success.

We've seen friends laid off and a number of talented people forced to switch jobs during this past year. Markets go up, and markets go down; people make and lose money. Financial security has to factor in safeguards that protect people against such outside forces or it's not going to work. Knowing that we have a plan that's been proven to navigate through tough times, we feel confident we made the right decisions — and that we will be secure in the future.

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