



Jared and Kelly Smith are building their secure tomorrows with Northwestern Mutual and its affiliated companies through:

- *Life insurance*
- *Disability insurance*
- *Investment products and services*
- *Business 401(k) plan*
- *Group disability insurance*

Jared and Kelly Smith | TEMPE, ARIZONA

Sometimes success takes you by surprise.

As a teenager, Jared Smith delivered promotional flyers door to door. As an adult, he's turned this fledgling interest in advertising into bluemedia — a leading-edge design and printing firm for vehicle graphics, named “a top Arizona company to watch” by the Arizona Small Business Association.

During the time it's taken to achieve this distinction, Jared recalls, “I was so focused on running and growing my business that I didn't recognize its substantial net worth. When I started working with Northwestern Mutual Financial Representative Rick Beyer, he helped me understand just how far I had come. He put it all in perspective for me.”

Rick also helped Jared realize that he needed to protect his hard-earned gains from risk — and make sure that those who depended on him were protected, too.

“I was shocked to learn that if something happened to one of my business partners, we stood the chance of losing everything. And people could lose their jobs

because we hadn't covered the risk of a key partner dying or becoming severely disabled,” says Jared. “Until then, we had been lucky, but we don't rely on luck anymore. With the steps we've taken with Rick, today we feel our business is financially secure.”

Jared and his wife Kelly have applied that philosophy in their personal lives as well — with Northwestern Mutual solutions, including life and disability insurance along with investment products and services. With daughter Madison born recently, that's especially important.

“Preparing for a secure financial future is important, but I've discovered having a baby heightens that importance,” says Jared. “Now we're freer to enjoy our lives as a family because Rick helped us identify important issues and find answers to life's tough questions.”

The Northwestern Mutual Life Insurance Company, Milwaukee, WI (NM). Richard Walter Beyer, Insurance agent of NM (life and disability insurance, annuities). Registered Representative of **Northwestern Mutual Investment Services, LLC (NMIS)** (securities), subsidiary of NM, broker-dealer, member FINRA and SIPC.