



Confidence, even in turbulent times

Mike Campbell talks with Curt and Tammy Helling · Georgia

Conservative and thoughtful. That's how Tammy and Curt Helling characterize their approach to life and to investing for retirement. It's why they've placed their confidence in Wealth Management Advisors Mike Campbell* and Ryan Smith.* Says Tammy, "Northwestern Mutual reflects our values."

Just a few years ago, Tammy and Curt were focused strictly on investing for a comfortable retirement, when they could transition their love of flying — he's a pilot; she's a flight attendant — from a job into a hobby.

While the Hellings were disciplined investors, risk management was barely on their radar screen — until Mike helped them understand the need to protect their hard-earned assets with life and disability insurance.

"Every time Mike proposes something, it's because he believes it will be right for us," says Curt. "Looking back on these decisions, we know they were right for us."

That track record is the reason Curt and Tammy turned to Mike and Ryan to help them work through one of the toughest decisions of their lives — for Curt to take the offer of early retirement, or forgo the immediate payoff to stay in a career that he loved.

"The decision was difficult because the financial incentive to retire was considerable," explains Curt. "As our advisor, Mike explained the financial pros and cons of leaving the cockpit. But more than that, he understood that for us, this was not a purely monetary decision. And in the end, I decided to stay."

"He knew I just wasn't ready to retire." That's because over time, Mike has gotten to know the Hellings. "Ours was an evolutionary process," says Tammy. "We know Mike will be with us every step of the way." Curt adds, "Here's an example: The financial markets have been very unnerving recently. While we have sustained losses like everyone else, we have Mike to counsel us during the turmoil."

"Our life, disability and long-term care insurance policies are the foundation of our financial well-being," says Curt. "And the work we have done together in investing reassures us, gives us comfort. No matter how the markets fluctuate, no matter the storm, we have our plan in place and are on a steady course."

*Wealth Management Advisors Mike Campbell and Ryan Smith, CLU, ChFC, MS, CFP®, offer investment advisory services to the Hellings through Northwestern Mutual Wealth Management Company, a limited purpose federal savings bank regulated by the Office of Thrift Supervision.

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