## Would Your Company Survive the Loss of a Key Employee?

Northwestern Mutual helps consulting firm Valore Partners overcome co-founder's disability

MILWAUKEE, Sept. 22, 2015 /PRNewswire/ -- A week after moving to Southern California in Oct. 2014, Tim Bauer, co-founder of consulting firm Valore Partners, was faced with the unexpected diagnosis of double-detached retinas. With his new diagnosis, Bauer was in danger of becoming permanently blind unless he underwent emergency surgery. Adhering to our promise, Northwestern Mutual was there to assist.

"When I first met with Tim and Pete [Miller], I could tell by their enthusiasm and passion that they were onto something very special. They were building a dynamic business," said Northwestern Mutual Financial Representative Rick Beyer. "We spent a lot of time talking about the business and the different scenarios that could impact their company moving forward. We searched for solutions that would allow them to continue growing."

After consulting with Beyer, Bauer and his business partner, Pete Miller, eventually decided to buy insurance to cover a number of potential risks. Among the types of insurance they purchased was a disability overhead expense policy to protect the company in the event one of the owners became sick or hurt or was unable to work for an extended period of time. Because of their decision to purchase this policy, Valore Partners was able to recoup some of its losses after Bauer's diagnosis.

"A disability overhead expense policy is designed to reimburse the business for certain operating expenses if the owner becomes totally or partially disabled," said Beyer. "Northwestern Mutual provides a monthly benefit that the company can use to offset the financial losses they experienced as a result of Tim's disability."

For more information on Tim's story and the benefits of disability insurance, please visithttp://u.nm.com/ValorePartners.

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Northwestern Mutual has been helping families and businesses achieve financial security for nearly 160 years. Our financial representatives build relationships with clients through a distinctive planning approach that integrates risk management with wealth accumulation, preservation and distribution. With \$230 billion in assets, \$27 billion in revenues, \$87 billion in assets under management in our investment products and services, and \$1.5 trillion worth of life insurance protection in force, Northwestern Mutual delivers financial security to 4.3 million people who rely on us for insurance and investment solutions, including life, disability income and long-term care insurance; annuities; trust services; mutual funds; and investment advisory products and services. Northwestern Mutual is recognized by FORTUNE magazine as one of the "World's Most Admired" life insurance companies in 2015.

Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company, Milwaukee, WI, and its subsidiaries. Northwestern Mutual and its subsidiaries offer a comprehensive approach to financial security solutions including: life insurance, long-term care insurance, disability income insurance, annuities, life insurance with long-term care benefits, investment products, and advisory products and services. Subsidiaries include Northwestern Mutual Investment Services, LLC, broker-dealer, registered investment adviser, member FINRA and SIPC; the Northwestern Mutual Wealth Management Company, limited purpose federal savings bank; and Northwestern Long Term Care Insurance Company.

Video - http://origin-qps.onstreammedia.com/origin/multivu\_archive/PRNA/ENR/268943-Vision---Valore-Partners-Story.mp4

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