

Planning a Smooth Ride for Life, a Northwestern Mutual Client Story

MILWAUKEE, Dec. 4, 2012 /PRNewswire/ -- Bob Schrank, from Gurnee, Ill., started riding a tricycle when he was just two years old. He completed his first long-distance bicycle ride when he was only 3. Needless to say, cycling quickly established itself as an important foundation in Bob's life. But when he was diagnosed with type 1 diabetes in his early 20s, his days of long-distance riding were suddenly threatened.

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Through determination and careful planning – both from a physical and financial perspective – Bob was able to remount. Today he is riding as well as ever, and is an integral member of Team Type 1 racing, a world-class athletic program for athletes with diabetes.

This is his story.

In 1992, Bob Schrank's world changed. The avid cyclist was diagnosed with type 1 diabetes and began experiencing symptoms associated with the disease.

"I thought my vision's going since I'm working so many hours. I'm losing weight since I'm working so many hours. Classic symptoms of type 1 diabetes," Bob said.

Once diagnosed, Bob knew that he had to make fundamental changes to his lifestyle. He was determined, though, to continue cycling. In order to do this, he turned to the power of planning.

"Fail to plan, plan to fail," said Bob. "There was an immense amount of planning that had to take place before I could eat or exercise."

Bob began monitoring his blood sugar 12-14 times a day. Additionally, before riding long distances, Bob ensured he had the proper food and medication with him in the event that his blood sugar dropped significantly.

Bob also took a hard look at his finances, ensuring that he and his family were protected in the event of an emergency. Shortly after his diagnosis, he purchased a life insurance policy from Northwestern Mutual. He and his wife, Joy, credit Bob's mom for influencing this decision.

"I'm glad he listened to her advice," Joy said. "It just meant everything. We could have that peace of mind without paying an arm and a leg."

Since purchasing his life insurance policy, Bob has continued to work closely with Northwestern Mutual Wealth Management Advisor Peter Leone on a long-term financial plan.

"In Bob's situation, he's very aware of his current risk, and that's why he has been so focused throughout his lifetime on a planning process," said Peter. "When I think of Bob and his situation and the things he has to overcome every single day, I am amazed at what he has accomplished."

Whether creating financial security, living a healthy lifestyle or taking a long-distance bike ride, a successful plan is achieved by setting and accomplishing goals. Northwestern Mutual recognizes and applauds stories like Bob's as an example of someone who continues to strive for victory for his team and his family.

About the Client Stories Series

Bob's story is part of Northwestern Mutual's [Client Stories](#) series, which aims to share the inspiring, first-hand accounts of clients that have faced seemingly overwhelming obstacles.

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