

CONCIERGE PLANNING TEAM



Sue Ruhland, CFP®, CLU®, ChFC®

Case Manager/Financial Planner

As the primary point of contact, Sue oversees and manages case flow, progress and implementation. She acts as a coordinator and liaison between the Wealth Management Advisors (WMAs), their staff, the Concierge Planning Team and home office contributors. Sue has over 15 years of experience in all aspects of financial planning. Sue has a bachelor's in business administration, risk management and insurance. In addition, she has a bachelor's degree in consumer science-personal finance both from the University of Wisconsin-Madison.



Todd L. Beaird, JD, LLM

Case Design Attorney

Todd has been creating comprehensive planning solutions for high net worth clients since 2003. His years of experience working in advanced planning for industry-leading companies has given him practical knowledge of complex strategies that fit different needs. Todd holds a bachelor's degree in economics from Lewis & Clark College, a law degree from Lewis & Clark Law School, and a master's in tax law from Boston University.



Rachel Wolfram, CLU®, ChFC®, CLTC

Insurance & Business Market Consultant

Rachel brings deep product knowledge and experience in the high net worth and business planning markets, enabling her to recommend a wide variety of solutions for clients' needs. Rachel joined Northwestern Mutual in 1983 and has worked in both the home office and the field as an Associate Financial Representative. Rachel holds a bachelor's degree in English and business from the University of Wisconsin - Whitewater.



Patrick A. Hoffman, JD, LLM

Case Design Attorney

Patrick consults on case design and client presentations. He has expertise in advanced planning strategies, such as trusts, estate, gift tax, and income tax planning. Patrick joined Northwestern Mutual as an Advanced Planning attorney after working as an attorney for another top insurer. He has presented estate, tax, and business planning techniques to a wide variety of audiences. Patrick holds a bachelor's degree in English from Texas Wesleyan University, a law degree from Washburn University, and a master's in tax law from Southern Methodist University.



Brian S. Broderick, MBA

Case Manager/Estate Market Consultant

Brian provides in-depth insurance planning strategies for high net worth clients including premium financing and other funding solutions and knowledge of the competitive marketplace. Brian joined the company in 2004, where he worked in Distribution Planning and Field Compensation, Actuarial, Controllers, and the Life and Annuity Product departments. Prior to NM, he performed actuarial benefit consulting. Brian holds undergraduate degrees in both mathematics and economics, and a M.B.A. from the University of Wisconsin - Milwaukee.



Michael C. Soyka, CFP®, CLU®, ChFC®

Director Wealth Strategies

Mike has 25 years of experience working across multiple platforms and investment solutions. He plays an integral role as the liaison for the Concierge Planning Program and NM Advisors. He provides one on one or group coaching and education on advanced retirement, business and estate planning solutions for high net worth and small business owners and executives. In addition, he actively contributes to case design and solutions. Mike received his bachelor's degree from the University of Notre Dame and his MBA from Concordia University.



Wendy Turowski, CLU®

Investment Senior Consultant

Wendy creates comprehensive solutions tailored for the client and has expertise in investment planning strategies, competitive analysis, and case consultation. Wendy joined Northwestern Mutual in 2004 and works as a Senior Consultant in IPS Sales Support. Wendy holds an associate's degree in business from Upper Iowa University.



William F. Grady IV, JD, CLU®, CFP®

Director – Advanced Planning/Concierge Planning

Bill manages and directs the Concierge Planning team. He consults on plan design for retirement, business and estate planning. Bill joined Northwestern Mutual in 2005 as an attorney in the Advanced Planning Division. He was a lead contributor in developing the company's Retirement, Closely Held Business, and High Net Worth market initiatives. Prior to joining Northwestern Mutual, he worked in private practice for five years. Bill holds a bachelor's degree in journalism from the University of Wisconsin-Madison and a law degree from Marquette University Law School, where he served as a member of the *Marquette Law Review*.

**Kelly Condon, JD**

Case Design Attorney

Kelly consults on case design, leveraging her expertise on estate and business succession planning including trusts and estate administration. She is also part of the Advanced Planning Team working with financial representatives on retirement and wealth distribution strategies. Kelly holds a bachelor's degree in economics from Marquette University and a law degree from Marquette University Law School.

**Thomas R. Anderson, JD, CFP®**

Director – Advanced Planning

Tom is leveraged on case design strategies for his knowledge and experience which includes over 13 years as an advanced planning attorney at Northwestern Mutual and six years in the trust and investment management business. He led the development of the company's financial planning process and the fee-based financial program for the Northwestern Mutual Wealth Management Company. Tom received his bachelor's degree from St. Cloud State University and his law degree from Hamline University School of Law.

**Jessica Lubar, JD**

Director – Advanced Planning

Jessica consults on case design and client presentations. She has over 18 years of experience devising and implementing tax and estate planning strategies for businesses and individuals. Prior to joining Northwestern Mutual, Jessica worked in private practice and public accounting engaging in complex tax planning and research on federal, state, international, corporate and partnership tax matters. She has also written and spoken extensively on a variety of tax and estate planning matters. Jessica received her bachelor's degree from Pennsylvania State University and her law degree from Washington University School of Law in St. Louis.



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