

August 1, 2022

Missouri Smallflows Organization Members  
2733 E. Battlefield #132  
Springfield, MO 65804

Dear Members,

When Missouri Smallflows businesses operate successfully, it's often due to their ability to attract, reward and retain high-quality employees. A strong employee benefits package is an important element that affects employee satisfaction and loyalty.

A retirement plan is a key component of that package. Please take a moment to review the enclosed information to see how this valuable savings tool can help you grow and protect the value of your business while helping you and your employees meet their financial needs. For businesses with less than 100 employees, there are efficient retirement plan options that do not have filing fees, regulatory fees, etc.

Even if you already have a retirement plan in place, I would like the opportunity to provide you with a comprehensive review of your existing plan. Most firms are surprised by fees and limitations in their existing retirement plans that can be corrected. Most business owners are not aware of options to put in up to \$61,000 in their retirement plans for 2022 and shelter that income from taxes this year.

Additionally, two simple and inexpensive benefits that can be offered—but are often overlooked—are Group Disability Income Insurance and Group Life Insurance. Please take a moment to review the enclosed information (including short-term and long-term disability coverage and life insurance coverage) to see how this valuable coverage can help you grow and protect the value of your business while helping you and your employees meet their financial needs. Often people that are not insurable on their own are able to get coverage because of the group's limited or waived underwriting.

Even if you already have a Group Disability or Group Life policy in place, I would like the opportunity to provide you with a comprehensive review of your existing policy. Most firms are surprised by the limitations, exclusions and other restrictive language in their existing policies that can be easily and inexpensively corrected.

I look forward to hearing from you soon and assisting with your employee benefits.

Sincerely,

Abby

**Abigail L Tuttle**

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# Why Northwestern Mutual?

Facts for 2022

## What we do

Northwestern Mutual helps people make smart financial choices, so their goals aren't left to chance.

For over 160 years, we've empowered clients to live their dreams today, as well as tomorrow, through our unique approach to financial planning. We combine the expertise of our financial professionals with a personalized digital experience and industry-leading products to give our clients access to everything they need to successfully navigate their financial lives.

### Services

- Fiduciary support
- Investment support
- Plan management
- Participant communication
- Compliance assistance

### Plan Types<sup>1</sup>

- 401(k)
- Profit sharing
- Defined benefit/cash balance
- SEP/SIMPLE IRA
- 403(b) | 457(b)

## Size

Assets: \$38 billion

Annual sales: \$6 billion

## Other services

- Financial planning
- Benefits for select key employees
- Exit planning
- Group employee benefits

## Investment team

Our investment team has deep expertise in portfolio construction, asset allocation, mutual fund and ETF analysis.



**U.S. Independent  
Broker-Dealer<sup>2</sup>**

Measured by 2020 revenue

**26,000+**  
Employer sponsored plans

**114,000+**  
SEP and SIMPLE IRA accounts



**25+**  
nationally recognized  
plan recordkeepers<sup>3</sup>

All data shown, current as of 12-31-2021.

Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company, Milwaukee, WI (NM) and its subsidiaries. Investment brokerage services are offered through **Northwestern Mutual Investment Services, LLC (NMIS)** a subsidiary of NM, broker-dealer, registered investment adviser, and member FINRA and SIPC. Investment advisory and trust services are offered through Northwestern Mutual Wealth Management Company<sup>®</sup> (NMWMC), Milwaukee, WI, a subsidiary of NM and a federal savings bank. Products and services referenced are offered and sold only by appropriately appointed and licensed entities and financial advisors and professionals. Not all products and services are available in all states. **Not all Northwestern Mutual representatives are advisors. Only those representatives with "Advisor" in their title or who otherwise disclose their status as an advisor of NMWMC are credentialed as NMWMC representatives to provide investment advisory services.**

Investment products and trust services are not insured by the FDIC, are not deposits or other obligations of, or guaranteed by, Northwestern Mutual Investment Services or Northwestern Mutual Wealth Management Company or their affiliates, and are subject to investment risks, including possible loss of the principal amount invested.

<sup>1</sup> Not all plan types available in Retirement Plan Services program.

<sup>2</sup> Ranking for **Northwestern Mutual Investment Services, LLC.**, wholly owned subsidiary of Northwestern Mutual, Measured by 2020 Revenue. Sources: *Financial Advisor* and *InvestmentNews*, April 2021, *Financial Planning*, August 2021.

<sup>3</sup> NMIS has agreements with over 25 retirement plan recordkeepers. These nationally known firms provide recordkeeping services to plans across the country. The number of agreements may change without notice to maintain program quality.

For more information on Northwestern Mutual or to find a financial representative near you, visit [www.northwesternmutual.com](http://www.northwesternmutual.com). 720 East Wisconsin Avenue, Milwaukee, WI 53202-4797 | (414) 271-1444

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