



Northwestern Mutual®

January 7, 2015

720 East Wisconsin Avenue
Milwaukee, WI 53202
Direct Dial: (414) 665-2828

The Des Moines Business Record
100 Fourth Street
Des Moines, IA 50309

Re: Business Record – 2015 Forty under 40

To Whom It May Concern:

This letter is written in support of Kurt Bogseth's nomination to the 2015 Forty under 40. In my role as an executive officer at The Northwestern Mutual Life Insurance Company, I interact regularly with our financial representatives. I have had the pleasure of working closely with Kurt during the past three years. Kurt is a very successful entrepreneur providing financial planning services and advice for his clients. He is consistently one of our top financial representatives based on the various metrics we track. The focus of my support for him will be around my insights into his leadership capabilities, qualities that I am sure you look for in selecting the Forty under 40.

Our Company's relationship with our financial representatives is very collaborative, even though they are independent contractors and not employees. We need and embrace their feedback and leadership so that we maintain strong relationships with them and achieve our mutual goal of best serving our clients. This collaboration manifests itself in both unstructured and structured settings. Our communication structure encourages unsolicited, ongoing dialogue with our representatives. In the past three years, Kurt has stood out as someone who proactively takes the time to raise issues regarding our product and how we can better position it versus our competitors. Because of this, he was chosen to serve on our Disability Income Field Committee beginning in 2012, and recently became the Chair of that committee. In this capacity, Kurt and other key members of our field force come together with company employees to provide input and direction around product development, competition issues, field training, underwriting, and benefit payment issues. I think it is important to note that as part of serving on this committee, Kurt has to take considerable amounts of time away from his own business. In all settings, Kurt has provided insightful feedback on a wide range of topics in a forthright yet thoughtful manner. I think he exemplifies key leadership attributes that would qualify him to be a member of Forty under 40.

Finally, Kurt serves as a DI product specialist within his own network office, meaning that he serves as a valuable resource for other representatives who are working to incorporate the Disability Income product into their clients' financial plans. In this role he helps develop and grow the product knowledge and practice expertise of others, again serving in a key leadership role.

If you have any questions do not hesitate to contact me.

Sincerely,

Sandra L. Botcher
Vice President