

*UNIVERSITY  
OF ROCHESTER*

# *WOMEN'S SUMMIT*

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**PRESENTED BY:**

WOMEN'S NETWORK

SCHOOL OF MEDICINE AND  
DENTISTRY: WOMEN IN MEDICINE

SIMON WOMEN'S ALLIANCE

# Personal Finance Knowing Your Portfolio

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Password: rochester







Northwestern Mutual®



INTENTION  
wealth management



## 3 Financial Challenges Women Face

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### CHALLENGE # 1



Women often earn  
less than men

### CHALLENGE # 2



Women are often  
caregivers

### CHALLENGE # 3



Women generally  
live longer

## Protect What You're Working to Achieve

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## Protect Your Income

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Your ability to earn an income is your most valuable asset.

1 IN 4

employees will be disabled for three months or more during their careers.



Group disability income insurance is a great start but may not be enough



# Group Disability Income Insurance



## Benefits may not meet your needs

Most Group Long-Term Disability plans pay a percentage of salary, up to a certain level or cap. Review benefit caps and taxes to identify possible gaps.

Annual Compensation	\$80,000	\$150,000	\$200,000	\$250,000	\$350,000
Monthly Take-Home*	\$5,333	\$10,000	\$13,333	\$16,667	\$23,333
Monthly Group LTD Take-Home* benefit	\$3,200	\$6,000	\$8,000	\$8,000	\$8,000
LTD Benefit as % of Monthly Take-Home	60%	60%	60%	48%	34%

\*Assumes 60% Group LTD capped at \$10,000, and a 20% reduction for taxes and other deductions. Your actual take-home amounts may vary from these illustrated amounts.



# Total vs. Partial Disability



Understand how your  
insurance company defines  
**partial** and **total** disability

## Additional Considerations

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### 1 Evaluate the entire policy

Ask questions:

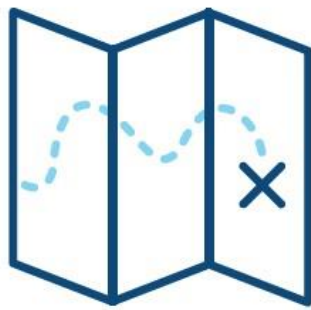
- When do benefits start?
- How long will benefits be paid?
- Are there annual cost-of-living adjustments?
- Are there “returning to work” benefits?

### 2 Consider the company behind the contract

- It's a long-term relationship with the insurance company.
- Evaluate financial strength ratings and experience. Will your disability income insurance company be there for you?

# Ways to engage with Intention:

Transparency is our top priority. We are committed to clearly disclosing our fee structure and addressing any potential areas of concern. Our clients compensate us for our products and services as shown below:



A single fee for creating a customized financial plan, while acting as a fiduciary.\*



A percentage of the investment brokerage advisory fees collected. In this, we act as a fiduciary.

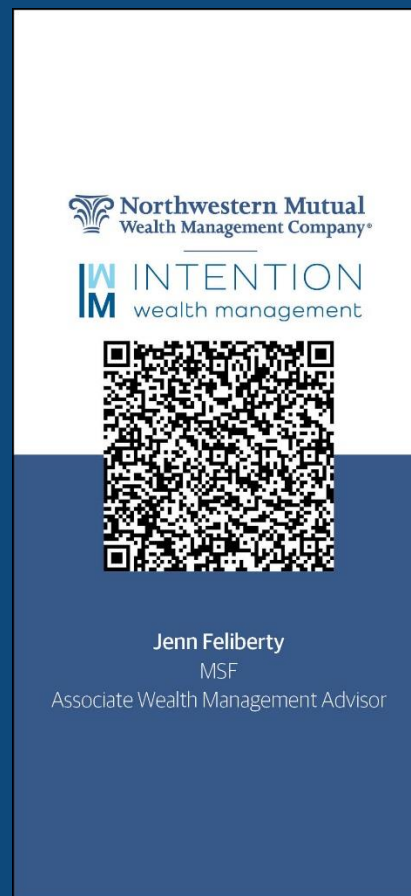


Commissions earned from the sale of insurance/investment products\*\*. In this we act with a Best Interest Standard, not Fiduciary

\*Intention Wealth Management and the Northwestern Mutual Wealth Management Company actively support and follow the latest industry guidelines to provide you with detailed information in these areas

\*\*No ongoing fee, implement as you please

Questions?



# Thank You

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