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FINANCIAL

MONTANA

Who's helping you chart your path to financial success?

Waypoint Wealth Management sets you on a course for financial security.

Montanans know a good map is vital to navigating any adventure, whether it be exploring mountain trails or planning for retirement in an ever-changing financial landscape.

Using an outdated map in today's unpredictable financial environment can lead to disaster later in life.

Have you thought about how your plan will stand up to the stresses of today's economic climate? Would you like clarity about how your resources might last during the extended lifespan enjoyed by today's retirees?

Waypoint Wealth Management has built an award-winning track record by preparing personalized, multifaceted plans that focus on what's important in their clients' lives rather than on their net worth.

"Our typical industry model shouldn't be a one-size-fits-all approach," says Zachary E. Schmidt, lead financial advisor at Waypoint Wealth Management in Bozeman, Montana. "Our priority is to create a relationship of trust. And our goal, put simply, is to get the right asset to the right person at the right time with the right guidance."

Looking at Assets With a Wide-Angle Lens

As an affiliate of Northwestern Mutual, Schmidt was attracted to the company's client-centered philosophy. The firm has a 165-year-plus track record of putting the interests of clients first. "It's woven into the corporate culture. Our team exemplifies the 'Montana' way of doing business—doing the right thing for the sake of doing the right thing," he says.

Schmidt points out that some advisors may encourage investors to keep a large nest egg rather than distributing assets to create income streams because advisors



FROM LEFT TO RIGHT: Zachary E. Schmidt, Lead Financial Advisor; Aly Fendler, Administrative Assistant; Robert Rustad, Financial Representative; Megan Martin, Director of Insurance Operations; Nick Moes, Associate Financial Representative; and Carolyn Erwin, Director of Investment Operations and Services.

aren't compensated once those assets are no longer under their management. Waypoint's philosophy differs, with the client's best interests at the center of their plan.

"Do you have someone coordinating your investment strategy with your tax, risk management, and estate plans? If not, important details can slip through the cracks. The plan should encompass your entire financial life cycle, including nearing or entering retirement," Schmidt says.

Composed of professionals with varied yet complementary skills and backgrounds, the Waypoint team develops plans that consider situations from every possible perspective by utilizing best-in-class retirement planning and distribution software. These highly sophisticated tools perform simulated stress tests that examine thousands of variables including potential inflation, market corrections, and tax rates.

Waypoint then provides investors with an accurate, comprehensive, and easy-to-understand road map to maximize retirement income. This eliminates the all-too-common need for retirees to switch advisors once they begin disbursing assets.

"When was the last time your financial advisor showed you this type of data?" Schmidt asks. "We find this to be eye-opening for our clients, most of whom have not previously had this information presented to them."

Waypoint specializes in offering a broad range of solutions for its business clientele. "We have state-of-the-art programs specifically designed to address challenges such as distribution of assets from their business in a cost-effective, tax-efficient manner, all while focusing on liquidity," Schmidt says.

Schmidt notes the team is proud of the number of clients who choose and recommend Waypoint.

"We are passionate about serving our clients," he says. "We would love the opportunity to set you on a course for long-term financial security."



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