

Waltos, Bob CLU®, ChFC®, MSM, MSFS
Managing Partner

Career Rewards / Challenges

The greatest reward of our industry is that we're able to help families protect themselves. We're the people who help them keep their children in their home and allow them to maintain the same school that they were raised in with their friends and provide conservative long-term assistance. I like the fact that we're the boring ones on the block that can help people out.

This is an industry where it's about work. It's a work-driver industry and it's an industry where you're asking people to look inwardly, to look towards their future, and to purchase intangible products. That's what this is all about and sometimes it's hard for people to think about the future when they get caught up in today.

What I've learned is it's hard to manage yourself, but you have to have an attitude that no matter what it takes, you have to do x, y, and z. You have to figure out a way to create movement and make things happen, and whether or not you become successful is all on us. People need our products, people benefit from owning our products. It's our responsibility to go out and touch people.

Making a Difference

One of the greatest joys I reflect on was a claim that I had earlier in my career. Northwestern Mutual policies were in place for the young person who passed away. The **life insurance** policy allowed for a family member, in this case the mother, to be able to stay in her home and educate the client's siblings. The most important part is that I had done a thorough fact finder, even though the financial situation may not have merited it, and I was able to allocate all the resources and put them exactly where my client intended.

Notable Milestones

I have now been a Managing Partner for the past seven years; prior to that I was a Field Director and a College Unit Director. Looking back, after being a manager for nearly two decades and bringing people in successfully, one of the first interns that I brought in is currently a Managing Partner in Omaha.

It is exciting to see the people that we have brought in over the last 20 years – the people that you have groomed and have made successful, and the number of lives we've impacted indirectly through the hundreds of people we've brought into Northwestern Mutual.

That is exciting and it feels great, because the biggest thing we know is the industry is shrinking. If we are not there touching people, people are not getting taken care of.

Career Advice

Understand that you are in a "worth" career. This industry is about worth, and it is about discipline and process.

Northwestern Mutual is known for some of the best training in the industry. The part that is up to you is prospecting, hard work, and discipline. If you are willing to accept those as a challenge, the feelings are unlimited.

I believe Northwestern Mutual takes good care of their Financial Representatives – it provides a stable environment and quality product, which is why it is not unusual to see people at Northwestern Mutual with 20, 30, and 40 years of service.

It is also a great statement about the company, the product, and the clientele. When you look at the number of people that intern, you know that kind of a free look at the organization, and chose to go full time.

I think the values and the values alignment with our clients and our home office are really what separate our company. Most importantly, I can truly say through my years as a Financial Representative, my years in corporate, and my years as a Managing Partner, that Northwestern Mutual always puts the client first.

The last thing that I have to offer to people who are looking at a career is this – Vance Caesar once gave a talk to the board at Chapman, and he was talking about highly successful people, and the difference between happy and unhappy successful people.

As I recall (and this is by no means a quote), there were only two factors separating happy highly successful people and unhappy ones – purposeful work and discipline. I feel so privileged that in our business and our industry, both of these are cornerstones to what we're all about.