

Concierge Planning team



William F. Grady IV,
JD, CLU®, CFP®

Vice President –
Wealth Strategies

Bill leads the overall efforts of Concierge Planning, and also consults on plan design for estate, business, and retirement planning. Bill joined Northwestern Mutual in 2005 as an attorney in the Advanced Planning Division. He was a lead contributor in developing the company's Retirement, Closely Held Business, and High Net Worth market initiatives. Prior to joining Northwestern Mutual, he worked in private practice for five years. Bill holds a bachelor's degree in journalism from the University of Wisconsin-Madison and a law degree from Marquette University Law School, where he served as a member of the Marquette Law Review.



Rachel Wolfram,
CLU®, ChFC®, CLTC®

Analyst –
Wealth Strategies

Rachel brings deep product knowledge and experience in the high net worth and business planning markets, enabling her to recommend a wide variety of solutions for clients' needs. Rachel joined Northwestern Mutual in 1983 and has worked in both the home office and the field as an Associate Financial Representative. Rachel holds a bachelor's degree in English and business from the University of Wisconsin-Whitewater.



Todd L. Beard,
JD, LL.M.

Case Design Attorney –
Wealth Strategies

Todd has been creating comprehensive planning solutions for affluent clients since 2003. His years of experience working in advanced planning for industry-leading companies has given him practical knowledge of complex strategies that fit different needs. Todd holds a bachelor's degree in economics from Lewis & Clark College, a law degree from Lewis & Clark Law School, and a master's in tax law from Boston University.



Sue Ruhland,
CFP®, CLU®, ChFC®

Lead Analyst –
Wealth Strategies

Sue oversees and manages case flow, progress and implementation. She acts as a coordinator and liaison between the Advisors, their staff, the Concierge Planning Team and various home office contributors. Sue has over 15 years of experience in many aspects of financial planning. Sue has a bachelor's in business administration-risk management and insurance. In addition, she has a bachelor's degree in consumer science-personal finance, both from the University of Wisconsin-Madison.



Brian S. Broderick,
MBA

Analyst –
Wealth Strategies

Brian provides high level estate planning consultation and in-depth insurance planning strategies for clients along with competitor product analysis, premium financing and other funding expertise. Brian joined the company in 2004, where he worked in Distribution Planning and Field Compensation, Actuarial, Controllers, and the Life and Annuity Product departments. Prior to NM, he performed actuarial benefit consulting. Brian holds undergraduate degrees in both mathematics and economics, and a M.B.A. from the University of Wisconsin-Milwaukee.



Patrick A. Hoffman,
JD, LL.M.

Case Design Attorney –
Wealth Strategies

Patrick has over 20 years of experience in high level estate and business planning, estate and gift tax, and income tax planning. Working closely with advisors and their clients, Patrick uses these tools to fully implement a client's integrated vision for financial security, wealth preservation, asset protection, and business planning. Patrick holds a bachelor's degree in English from Texas Wesleyan University, a law degree from Washburn University, and a master's in tax law from Southern Methodist University.



Naveen Dharmalingam,
CLU®, ChFC®, CFP®
Analyst –
Wealth Strategies

Naveen has worked with Northwestern Mutual since 2010, starting in the field as a financial representative, and later transitioning to an associate wealth management advisor. In the summer of 2018, he joined the Financial Planning and Consulting team in the home office. Since then, he joined Concierge Planning and has helped the team grow to where it is today. Naveen graduated from The Ohio State University in 2009 with bachelor's degrees in both mathematics and economics. He holds the Series 7, 63, and 65 FINRA Licenses as well. Naveen is currently pursuing his CFA® Charter.



Mike Herbstreith,
CFA®, CFP®, ChFC®, RICP®
Analyst –
Wealth Strategies

Mike brings expertise in financial planning, business valuation, investment management and retirement income planning. He provides case design analysis to coordinate executive compensation, business planning and estate planning into an integrated strategy. Mike started with Northwestern Mutual in 2007 and holds a BBA in Finance, Investments, and Banking from the University of Wisconsin-Madison.

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