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Perseverance to triumph: Todd's road back to Forum

Jeffrey C. Todd, CLU, ChFC, is a fit guy. Maybe he was just pushing his marathon training too hard. But on doctors' orders, he quarantined himself to one of the bedrooms to avoid spreading his still undiagnosed illness to his wife **Bobbi** and their two teenage children **Christian** and **Taylor**. Resting in bed, he felt a strange sensation.

"My legs stopped working," Todd recalled. "I couldn't move them. When I reached for the phone to text my wife for help, my arms started to go numb."

Todd's distress message from the bedroom appeared as gobbledygook on Bobbi's phone, but she understood. She rushed in and called an ambulance.

Many Annual Meeting attendees had a chance to hear Vice President of Agencies **Paul J. Steffen, CLU, ChFC**, share Todd's amazing story of perseverance and triumph during the opening session.

A couple things you should know about Todd, financial advisor with The Kentucky & Southern Indiana Group. First, he is disciplined. He built his Forum-level practice on dogged devotion to the Granum System. Second, he bleeds Northwestern Mutual blue as a second-generation representative working in the same Lexington, Ky., office as his father, **Talbot F. Todd**.

Fighting for life

For Todd, there was nothing unusual about his 4-mile run on that day last October. He was training for the Marine Corps Marathon later that month, a feat he completed many times before. He



Jeffrey C. Todd, CLU, ChFC, financial advisor with The Kentucky & Southern Indiana Group, is pictured with his daughter **Taylor**, wife **Bobbi** and son **Christian**. Todd's health scare has given him a unique perspective on why his work is so important to families.

could not have imagined that within 72 hours, he'd be fighting for his life.

"On my third day in the ICU, I remember waking up in bed and hearing people crying," Todd said. "It dawned on me that they were crying over me."

Todd's body was shutting down. He was under siege from a horrific list of illnesses: swine flu, blood infections, Rhabdomyolysis (rapid breakdown of muscle fiber) and pneumonia. His kidneys were failing; his lungs were giving out.

The doctor told Bobbi to bring their

two teenage children to the hospital because he didn't think her husband would make it through the night.

"I was awake at that point and just listening," Todd said. "The first thing I thought about was my wife and kids – and their future. I knew they would be OK financially because of the planning we had done. That gave me a lot of peace."

Todd made it through that day. He spent three weeks in the hospital and faced a long and difficult recovery. For

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inspiration, he surrounded himself with pictures of loved ones since no one was allowed in the room. Little by little, Todd relearned how to walk and use his arms.

Support overwhelming, moving

Todd was overwhelmed by the support he received from his family, friends and colleagues during this difficult time in his life.

“My wife was an angel and a nurse for six months,” he said. “The care and support my family gave me is something I can never repay.”

Todd’s first day back at the office was mid-January, three-and-a-half months after the first symptoms hit. He was still so weak at this point that he couldn’t even open a car door.

He took comfort in knowing that his clients received excellent service during his absence thanks to the efforts of Associate Financial Representative **Laura Moon**, his father and others at the network office.

“I never worried about a thing when I was laid up,” said Todd. “Clients would actually call to tell me what a great job Laura was doing while I was out. And my father’s seen just about everything there is to see in his 42 years in the business.”

It was also rewarding for Todd to see how many of his client relationships have blossomed into friendships. Many called to wish him well and three of the

specialists who treated him were clients.

“It was amazing to watch Jeff’s clients rally around him,” said **Dan Rivers**, managing partner of The Kentucky & Southern Indiana Group. “We always think in terms of being there for clients, yet so many of them were there for Jeff when he needed support.”

Push for Forum

By mid-March, Todd was feeling strong enough to work half days and even decided to attend his study group’s annual meeting in Las Vegas.

Once he arrived, the conversation quickly turned to goals. Todd had qualified for Forum in each of the past four years, and it was on his goals again before his illness. After everything he’d been through, Forum wasn’t on his radar until his study group members issued a challenge. “Try to make it,” they said. “Prove to yourself you can do it.”

In the quiet of the plane ride home, Todd thought about what it would take to achieve Forum. No easy task – about 200,000 in premium credit in eight weeks. But why not try?

“I talked to my wife about it as soon as I got home and asked what she thought,” Todd recalled. “She said ‘Do it. I know you can.’ That’s all I needed.”

Todd saw as many people as he could during those eight weeks and held the meetings at his office so he wouldn’t

have to travel. Despite a three-and-a-half month absence from his practice, by the end of May, Todd placed among the select 343 qualifiers for The Northwestern Mutual Forum.

“Jeff is one of the most resilient and determined individuals I know,” Rivers said. “He’s an inspiration to me personally, and to many in our office.”

Life-changing experience

The experience has changed Todd in many ways. “I learned a lot about faith, family and second chances,” he said.

“I’ve been given this second chance for a reason. Today, I tell my family I love them as much as I can. When I see someone going through a tough time, I reach out. I give more and forgive easier.”

It has also reinforced his passion for his work and the value Northwestern Mutual provides.

“When I’m out talking to people, I’m a lot more direct about what I do and what I want to accomplish,” said Todd. “I ask difficult questions. I tell them my story.”

“When I heard those words – that I was dying – if I had not done the proper planning for my family, in my mind I would have failed as a husband and as a father,” he continued.

“We as financial representatives need to understand the important role we play in people’s lives. Our job is to preserve families. We protect what’s most important.”