



Mauricio, Matthew and Melissa Fernandez | NEW YORK, NEW YORK

For many business owners, it's a challenge to separate work and family. For Mauricio Fernandez, it's impossible.

And that's just the way he likes it. Mauricio is the owner and developer of the grocery-store chain that has been in his family for 28 years. His brother Matthew and sister Melissa are both involved in store operations.

Mauricio explains, "All business owners must balance their personal and business lives — but in my case, my family also is the business."

So when looking for group insurance solutions, Mauricio definitely wanted quality. "Finding a secure, high-performing, solid company with a great reputation is always important," says Mauricio, "but when you're insuring your family, believing that the company is trustworthy is essential."

Mauricio found what he was looking for in Northwestern Mutual and Financial Representative David Ngai, CLU. "Working with David was like finding a great pair of

shoes," he says. "Both the business and the personal shoe were a perfect fit.

"I knew David had a lot of expertise in all areas of insurance and that gave me confidence he could help us. But David himself was even more impressive. He didn't come here selling. He came to help, listen, and discover our needs. We know he has our best interests in mind, both as a company and as individuals. And because he sees both sides so clearly, I believe we make better decisions."

Mauricio, Matthew and Melissa have purchased life insurance policies from David, and the trio is now thinking about adding investments to their financial security picture.

"We wouldn't consider going to anyone else to help us with our investments," says Mauricio. "Our work with David has helped us feel secure in our future. As we grow, opening more stores, I know he will be here for all of us."

Matthew, Melissa and Mauricio Fernandez are building their secure tomorrows with Northwestern Mutual and its affiliated companies through:

- Life insurance
- Group health insurance for the business



Mauricio Fernandez (left), owner of a chain of family-owned grocery stores in New York City, trusts Financial Representative David Ngai (right) to help secure both his business and his family.

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