

power player



Family First

After her father's heart attack, Nicole Winter Tietel takes the lead at Winter & Associates

BY Nancy Crotti PHOTO Todd Buchanan

POWER PLAYER

Nicole Winter Tietel

Title: President, Winter & Associates

Age: 40

Education: Babson College, Wellesley, Mass., B.S. Marketing and Communications, 1989

Professional affiliations: President-elect, St. Paul chapter, National Association of Insurance and Financial Advisors; member, Minnesota Society of Estate Planners.

Community involvement: St. Paul Junior League, Habitat for Humanity, United Way, Children's Cancer Research, The Humane Society, St. Paul Academy, Dodge Nature Center

Family: Husband, Mike; daughter, Shelby; son, Riley.

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For nearly 100 years, the Winter family of St. Paul has helped protect businesses, families and individuals from financial disaster. A dozen years ago, the worst nearly happened to them.

Norbert Winter, third-generation owner of the insurance and financial planning firm Winter & Associates, suffered a heart attack and underwent quadruple bypass surgery at age 59. He recovered, but the family was frightened not only for him but for their business.

"Honestly, if my dad had died when he had his heart attack in '94, we were the cobbler's children. We did not have any succession plan in place," says daughter Nicole Winter Tietel, who joined the family firm a few months after her dad's illness. "It was our big wakeup call to have every contingency covered."

Norb Winter sold the business to Nicole and a partner in 1998. In 2001, the company merged with North Star Resource Group, a full-service financial planning firm in Minneapolis. Scott Richards, president of North Star Resources, says his company was delighted to merge with Winter & Associates, a former competitor. Richards admires Winter Tietel's marketing skills, enthusiasm and dedication. "She has an eternally optimistic attitude which I think is essential for a leader," he

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says. "She is a 'glass-is-half-full' person."

At 40, Winter Tietel is the first female family member to head the company after three generations of men. She manages more than 750 clients with \$225 million of life insurance in force, and also manages \$20 million in client assets. She has qualified three times for the insurance industry's Million Dollar Roundtable and is president-elect of National Association of Insurance and Financial Advisors (NAIFA) St. Paul chapter.

Todd Johnson, executive director of NAIFA-Minnesota, says Winter Tietel is "absolutely passionate about this industry. She has exceptional leadership skills... People want to follow her."

In June 2006, Norb Winter suffered another health setback, and this time his daughter was ready. Just before a second open-heart surgery, hospital staff summoned the family to sign an insurance form so the procedure could occur. Nicole had obtained medical power of attorney for her father and could sign the form.

"There are so many little things to think of and none of them are that difficult to think of, but you have to do it," Winter Tietel says. Being unprepared can be especially difficult for small business owners. "If you don't have it organized, all of a sudden your buddy's dead and you're in business with his wife, who has no idea and no interest," she adds. "It's really frightening."

Norb Winter doesn't have to worry about his family business anymore. "She's so capable and I'm lucky to have somebody to turn my business over to that I have complete confidence in," he says. "That's just the kind of commitment and success I want to see. To me it's perfect. She is succeeding." **MB**

Nancy Crotti is a frequent contributor to *MinnesotaBusiness Magazine*.



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