



Continuing Education Program Syllabus



Program Providers: National Association of Insurance and Financial Advisors Minnesota and Society of Financial Service Professionals Twin Cities
600 State St Ste A, Cedar Falls, IA 50613
651-366-6091 | info@naifa-mn.org
Website: www.mn.naifa.org

Program Coordinator: Julie Phillips, NAIFA-Minnesota Executive Director
703.770.8420 | jphillips@naifa.org

Program Chair: Courtney Kastelic
480.634.3634 | kastelic.courtney@principal.com

Title: **Sowing the Seeds of Love: Building a Legacy through Multigenerational Education and Awareness**

Presenter: Bryon Holz, CLU, ChFC, LUTCF, LACP

Date: Wednesday, September 21, 2022

Time: 2:15 – 3:15 PM

Location: Bavaria Downs
3919 Bavaria Rd, Chaska, MN 55318

CE Credits: This educational offering is PENDING by the Minnesota Commissioner of Commerce as satisfying 1.0 hours of STANDARD classroom credit toward insurance continuing education.

Who Should Attend: Estate planners, financial planners, investment advisors, insurance producers, retirement counselors, CPAs and JDs

Level of Complexity: Overview

Course Description:

Creating a legacy is often thought of as simply gifting money to one's heirs. Yet perhaps the most important financial legacy one can leave is helping loved ones learn financial habits that provide financial security throughout their lives. The greatest challenge is creating opportunities to educate future generations. This presentation reveals how to accomplish this important challenge.

Learning Objectives:

- The importance of listening and teaching in client meetings
- Powerful stories that illustrate and teach important educational messages
- Financial literacy educational resources
- Teaching future generations

Outline:

I.	Introduction	5 minutes
II.	Consumer education resources	10 minutes
	a. FinancialSecurity.org	
	b. LifeHappens.org	
	c. Other resources	
III.	Significance of Claims/Disbursements for Beneficiaries	10 minutes
	a. Life Insurance	
	b. Disability Insurance	

- c. Retirement Income
- IV. Multigenerational Clients 10 minutes
 - a. Reaching multiple generations
 - b. Analyzing the needs of each generation
 - b. Determining best path forward
- V. Financial Lessons 10 minutes
 - a. Rule of 72
 - b. Compound interest
 - c. Pre-tax vs. after-tax
 - d. Insuring the eggs or the goose (life/disability insurance)
 - e. Systematic investing and dollar cost averaging
- VI. Conclusion 10 minutes
 - a. While most bring potato salad to a retirement party or celebration of life, we bring checks when checks are needed most.
 - b. Educational ideas from audience