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**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 APPROVED by the Minnesota Commissioner of Commerce as satisfying 1.0-hour of Standard classroom credit toward continuing insurance education requirements for each hour attended.  
CFP: 1.0-hour Standard credit PENDING  
CLE: 1.0-hour Standard credit PENDING  
A certificate of attendance is available for individuals requesting CPE and PRP (Professional Recertification Program – formerly PACE) credits.

**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	

Total Time: 60 Minutes

**Instructional Materials for Registered Attendees:**

Handouts, if any, will be included in the handout tab at Finaroo.org

**Examination & Answers:** No exam