



## Program Syllabus & Description for Continuing Education Program

**Program Provider:** Society of Financial Service Professionals Twin Cities  
(MN Dept. of Commerce Provider #8724)  
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White Bear Lake, MN 55110-3227  
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**Program Chair:** Joan Gilles, CRPC, CLU, ChFC  
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**Program Title:** **Social Security and Medicare Strategies for Middle Income Clients: Plan Today to Secure Tomorrow**  
A Video Teleconference produced by the Society of Financial Service Professionals

**Moderator:** Anthony Bartlett, ChFC, CASL, AEP, Financial Planner, Baystate Financial

**Panelists:** Joe Elsasser, CFP ®, RHU, REBC, President, Covisum  
Ryan Madigan, CIMA, CRPS, AIF, President, Boomer Benefit Planning, LLC

**Date:** Wednesday, May 17, 2017  
**Time:** 11:30 AM Sign-in/Networking/Lunch  
12:00 PM – 2:15 PM Presentation

**Location:** Bell Plaza, First floor conference room  
3800 American Blvd., Bloomington, MN 55431

**CE Credits:** This educational offering is APPROVED by the Minnesota Commissioner of Commerce as satisfying 2-hours of general classroom credit toward continuing insurance education requirements.  
CFP: 2-hours APPROVED standard credits  
CLE: 2-hours APPROVED standard credits  
A certificate of attendance is available for individuals requesting CPE and PACE credits.

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

### **Course Description**

A client may ask, "When should I start taking Social Security?" or "How will taxes affect my retirement income?" An educated and competent financial advisor, armed with the right tools, can take a macro-level look at their client's financial goals and piece together the impact of claiming strategies, timing, taxes, risk and volatility. Looking at the silos of income planning or focusing on limited aspects of a financial plan can mean a loss for the client and the advisor.

The expert panel will address Social Security and Medicare planning between the ages of 62 and 70 ½ for middle-income clients. Topics will include: the retirement timeline, solvency of Social Security and Medicare, spousal and survivor benefits, tax planning implications, the earnings test, supplemental income streams, Medicare plans and long-term care.

### **Learning Objectives**

TBA

**Instructional Materials for Students:** Workbook

**Examination & Answers:** NO EXAM