Carroll S. Golden, CLU, ChFC, CLTC, CASL, LECP, FLMI, LACP
Executive Director, NAIFA Knowledge Centers
Author | Strategist | Industry Leader/ Retirement Synthesist

Carroll S. Golden is a nationally recognized speaker, multi-book author, and consultant with over 25 years of experience transforming the way financial professionals approach retirement planning. Her work bridges the gap between financial security and healthcare planning—integrating longevity, caregiving, and wealthcare into forward-looking strategies that serve clients across generations.

As Executive Director of the National Association of Insurance and Financial Advisors (NAIFA) Knowledge Centers, Carroll leads four of the industry's most influential initiatives:

- The **Lifetime Healthcare Center (LHC)**, which houses the **Medicare Collective** and the **Limited & Extended Care Planning Collective**
- The **Investment, Retirement, Estate & Advanced Planning (IREAP) Center**
- The **newly launching Property & Casualty Center**

These Centers serve as dynamic platforms for cross-disciplinary collaboration, professional development, public policy insight, and real-time intellect—empowering agents and advisors to lead with relevance in a rapidly evolving financial and regulatory landscape.

Carroll also served on the Board and Executive Committee of the Intercompany Long Term Care Insurance Conference, where she curated educational tracks that deepen industry expertise and promote innovation in extended care planning. In 2024, she was awarded the industry's coveted **Long-Term Insurance Recognition Award** for her contributions to advancing long-term care literacy and strategic leadership.

She is the author of a transformative book series designed to help professionals navigate emotional and complex planning conversations with clarity and confidence. Titles include:

- ***How Not to Tear Your Family Apart*** – a textbook for professionals guiding families through difficult planning decisions
- ***How Not to Pull Your Family Apart*** – a story-driven resource that bridges the conversation between families and their advisors
- ***How Not to Pull Your Life Apart*** *Caregiving*– a story-based tool for overcoming resistance and starting extended care planning conversations
- Her **latest release**, ***Leading in the New Retirement Era: How to Lead, Adapt, and Win in an AI-Driven World*****,** is a strategic playbook for modern advisors as they navigate the new realities of retirement planning—including Medicare, Social Security, healthcare complexity, and the rise of AI tools—while building trust in a changing landscape.

A frequent contributor to top industry outlets including **Broker World**, **Advisor Today**, **InsuranceNewsNet**, **Financial Advisor**, and **Best Holistic Life Magazine**, Carroll is also a sought-after guest on radio and podcast platforms. Her content consistently challenges professionals to expand beyond transactional advising and into transformational leadership—earning loyalty and encouraging multigenerational participation to build future-ready businesses.