Session Descriptions

1:00 – Khaleel Ali – TIAA-CREF (CE applied for)

Title: Saving for College, Look how far We've Come

Financial security is a top priority for many Wisconsin families, especially as they consider the impact that costs associated with higher education may have on their child's future. Yet, while many families are putting some money aside, far too few are taking advantage of the financial benefits that a 529 plan has to offer – missing out on opportunities to maximize their savings.

Learning objectives include:

- An overview of Edvest, Wisconsin's 529 College Saving Plan
- Effectively utilizing a 529 College Savings Plan. Explain or recall the various benefits for families when they are looking to save or invest for their children's college education
- How Edvest supports advisors with RIA support services

2:05 – Lauren Suarino, CAP® – American Heart Association (CE applied for)

Title: What's the Meaning of Life? Going Beyond the Numbers to Discuss Client Legacy

What if you could deepen your client relationships and service offerings without adding hours to your day or initials to your name? Like many client-facing professional advisors, you might find that discussing a client's legacy or philanthropic goals is a big value-add for your clients, providing a meaningful conversation that might not happen elsewhere in their life. It is a small effort on your part to make a large personal impact on them. Additionally, family conversations can provide opportunities to build relationships with your client's children or loved ones.

Join us to explore the types of legacy conversations, the building blocks of discussion and potential pitfalls to avoid along the path.

3:10 – Heidi King – College Inside Track (CE applied for)

Title: Significant New FAFSA & Financial Aid Changes

Significant changes to the college financial aid process are occurring in 2023, including rules on grandparent 529 plans and other college contributions, how multiple students in college are treated, and how divorced parents complete it. This is on top of recent changes to how colleges award scholarships and can recruit students. Certain middle and upper income families will qualify for less financial aid as a result, and will need to plan differently. Join us to learn about these important changes as they may require new planning strategies for your clients, both parents and grandparents.

4:10 – Steve Hamilton – Nationwide (CE applied for)

Title: Avoiding Common Annuity Mistakes

Non-qualified annuities can be beneficial financial products in providing guaranteed income in retirement and mitigating a client's risk of outliving their assets. However, the rules governing these products can be complicated and a mistake can have grave consequences. This presentation will examine some common mistakes and the remedies to keeping your client's annuity business healthy.

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Speaker Bios

Khaleel Ali

Khaleel Ali is a native of Milwaukee, WI with over 13 years of Financial Services Industry experience. He has held various client relations and management roles with Lincoln Financial Group, Charles Schwab, and with Wells Fargo Asset Management. As a Tuition Field Consultant, he serves as the plan specialist for the Edvest College Savings Plan. Khaleel works closely with advisors and their clients helping them save for higher education through a highly personalized and education-based consultative approach aimed at bridging the gap between needs and tailored solutions

Khaleel holds a Bachelor of Science in Business Marketing from Indiana University. While working on his undergrad Khaleel served as an Enrollment Ambassador, giving campus tours to prospective students. Away from business, he enjoys watching basketball and golf, playing tennis, and spending time with family and friends.

Steve Hamilton

Steve Hamilton, JD, CLU®, ChFC®, has over 30 years of experience in the financial services industry. He has worked for two trust companies and held various positions in the insurance industry including: multi-line agent, Director of Advanced Markets, and Senior Counsel for Compliance.

Much like Nationwide’s history is rooted in farming, so is Steve’s. He was raised on a farm in central Iowa and has an ownership interest in the third generation family farm. Steve specializes in farm transition planning as well as estate planning, business succession, and IRA/annuity distribution options.

Steve believes that the most important element in the financial planning process is starting with what the client wants and understanding their unique situation.

Heidi King

Heidi King from College Inside Track, speaks nationwide on the college process pulling back the curtain on the current college admission, application, and acceptance landscape. Heidi works closely with financial advisors and their clients who have high school age students with this exciting but stressful milestone in their sights. She will discuss with us the challenges families face in what is now the 2nd most expensive purchase a family will make other than their home, which is the purchase of a college education.

Heid is no stranger to the process as she recently went through the process herself with her two sons who are both in college now. Heidi finds her passion in helping families navigate through this exciting, but turbulent process of finding their right-fit schools, getting in and then paying for it.

Laruen Suarino

Lauren works with professional advisors throughout the Midwest to develop personalized solutions for their clients’ tax and charitable-planning needs. Genuinely focused on fulfilling client intent, she navigates the puzzle of gift vehicles and funding assets while proudly representing the lifesaving mission of the American Heart Association.

Early in her career path, Lauren honed skills of problem solving and relationship-building as a social worker and Deputy Sheriff. She then shifted into a highly successful and rewarding consultative field sales career

including Oracle Corporation. In 2005, missing that 'good feeling at the end of the day,' Lauren found the perfect blend of sales and social work at the American Heart Association, inspired by her niece Maggie being rushed to the hospital in heart failure at 2 months old.

Lauren received the Chartered Advisor in Philanthropy (CAP®) designation from the American College of Financial Services and her bachelor's degree in Social Work from the University of Illinois–Champaign. She lives in suburban Chicago with her German Shepherd, Zen. Free time is spent exploring the great outdoors with friends and working out.