



Syllabus for Continuing Education Program

Program Providers: Society of Financial Service Professionals Twin Cities and
National Association of Insurance and Financial Advisors Minnesota
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Program Chair: David Hynes, CFP®, ChFC®, CLU®
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Title: The Perfect Storm for Estate Planning

Speaker: Terri Tassell-Getman, J.D., CLU, ChFC, RICP, AEP (Distinguished)
Diversified Brokerage Services, Inc.
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Date: Thursday, April 6, 2023

Time: 11:30 AM Arrival/Networking open
12:00 Lunch served
12:00 PM Welcome, intros, announcements
12:15 PM Presentation
1:15 PM Presentation ends

Location: Midland Hills Country Club, 2001 Fulham Street, Roseville, MN 55113

Attendance Fees: Pre-registration required.
FSP & NAIFA Members: \$40
Nonmembers: \$40
Sponsors: Per benefit package
Refunds: No refunds for cancellations received after 3/29/23 or for no show attendees.

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 APPROVED.
CLE: 1.0-hour Standard credit APPROVED.
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 Educational Complexity: Intermediate

Course Description

This course will provide attendees with an understanding of why now is the time to do estate planning. It will also describe some of the most commonly used life insurance-based estate planning strategies.

Learning Objectives

- Key elements which make it the perfect time to talk to clients about estate planning.
- Three life insurance-based strategies that are appropriate for the time.

Outline

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|------|---|------------|
| I. | Introduction – Why now is the time to talk to clients about estate planning | |
| | A. Raising inflation | |
| | B. Shifting interest rates | |
| | C. Lower tax rates | |
| | D. Legislative environment | |
| | | 15 minutes |
| II. | Irrevocable Life Insurance Trust (ILIT) | |
| | A. Overview of ILIT | |
| | B. Structure of ILIT | |
| | C. Solution to common ILIT questions | |
| | | 15 minutes |
| III. | Spousal Lifetime Access Trust (SLAT) | |
| | A. Overview of SLAT | |
| | B. Structure of SLAT | |
| | C. Issues to consider | |
| | | 15 minutes |
| IV. | Standby Survivorship Trust | |
| | A. Overview | |
| | B. Structure | |
| | C. Issues to consider | |
| | | 15 minutes |

Total 60 minutes of instruction time

Instructional Materials for Registered Attendees: Handouts, if any, will be included in the confirmation email to registered attendees.

Examination & Answers No exam