



Syllabus for Continuing Education Program

Program Provider: NAIFA - Minnesota
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Event: Lunch & CE | In-person

Title: Financial, Retirement and Estate Planning for Mortals

Speaker: Jeffrey W. Tegeler, CLU, ChFC, CFP® | Garrity, Tegeler and Varley Wealth Strategies, LLP8011 34th Avenue South, Suite 141, Minneapolis, MN 55425
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Date: Thursday, April 2, 2026

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

Time: 11:30 AM Attendee arrival
12:00 PM Lunch served
12:10 PM Welcome and announcements
12:30 PM CE Presentation
1:30 PM Meeting ends

Attendance Fees: All Attendees: \$25
Sponsors: Per sponsor benefit package
Refunds: No refunds for cancellations received after 3/27/2026 or for no show attendees.

CE Credits: This educational offering is **APPROVED** by the Minnesota Commissioner of Commerce as satisfying 1.0 hours of STANDARD classroom credit toward continuing insurance education requirements.

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: Overview

Course Description

This course explores the human dimensions of financial, retirement, and estate planning, complementing technical knowledge with insights from cognitive science, philosophy, and behavioral research. Participants will examine how cognitive abilities change with age and how these changes affect client communication and decision-making. The course introduces concepts such as deep work and flow to support more thoughtful, focused advising. It also reconsiders the meaning of retirement in today's economy and explores how happiness, ethics, and life purpose intersect with planning goals. Practical tools and frameworks will help advisors deliver more holistic, client-centered advice across the lifespan.

Learning Objectives

1. To understand the cognitive changes that take place in older people. Some cognitive capacities deteriorate more rapidly than many realize. Other cognitive capacities actually improve with age. Understanding these changes will help older advisors continue to provide high quality advice. Younger advisors will learn how to communicate more effectively to older clients.
2. To understand the concept of "deep work" and the related concept of "flow". This will result in better, thoughtful advice, as well as greater workplace happiness.
3. To understand the meaning of retirement in today's world. Is it an industrial age concept that no longer applies to many workers in today's service and information economy? Where is it an ancient concept that goes back at least as far as the ancient stoic philosopher, Seneca?
4. More broadly, to understand the concept of happiness. Is it an emotional state defined by pleasant or unpleasant emotions that occur through the course of a day in life? How is it related to ethics? Alternatively, is it a flourishing life as defined by Aristotle? These traditional concepts will be examined together with the latest developments in cognitive science.

Outline

- My story
- Retirement advice, re-examined
- The intersection of chance and skill in estate and retirement planning
- Tools
 - Pay yourself first in time as well as money
 - The common place book and it's digital developments
 - The reverse bucket list
 - Working with AI

Total time: 60 Minutes

Instructional Materials for Registered Attendees: Handouts if any will be included in the confirmation email to registered attendees. **Examination & Answers:** No exam

About the Speaker



Jeffrey W. Tegeler, J.D., CLU, ChFC, CFP®
Principal, Garrity, Tegeler & Varley Wealth Strategies, LLP

Jeffrey W. Tegeler is a principal at Garrity, Tegeler & Varley Wealth Strategies, LLP, where he specializes in advanced insurance planning, wealth strategies, and comprehensive financial advisory work.

PROFESSIONAL BACKGROUND

Jeff has held key positions in several leading financial services organizations. He worked in the advanced underwriting departments of Bankers Life (now Principal Mutual) and Minnesota Life (now Securian). He later served as Advanced Underwriting Vice President for Swenson Anderson Associates.

INDUSTRY LEADERSHIP & CONTRIBUTIONS

Jeff's commitment to education and professional development is reflected through his service as Dean of the Minnesota Advanced Life Underwriting Institute for three consecutive years (1991, 1992, and 1993). He is also a frequent speaker and the co-author of three CLU Journal articles.

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