Syllabus for Continuing Education Program

Program Provider:	NAIFA - Minnesota 4707 Highway 61, N, #181, White Bear Lake, MN 55110 651.815.0668 | Info@naifa-mn.org | www.naifa-mn.org
Program Coordinator:	Sandy Beeson, Chapter Executive 651.815.0668 | sandy.beeson@naifa-mn.org
Program Chair:	Robert Hanten, MRFC LUTCF FICF 763-591-0405 | rjhanten@solidarityfinancial.com
Event:	**Lunch & CE | In-person**
Title:	**The Current Aging Field Force, Recruitment and the Future of Distribution**
Moderator:	**Bob Hanten**, MRFC LUTCF FICF President, Solidarity Financial
Panel:	**Kelly Bjordal**, Vice President National Accounts Diversified Brokerage Services, Inc. **Brian J. Craig, LUTCF®, CLU®, ChFC®, FSCP®, RICP®** Managing Partner, Edina Office New York Life Insurance Co. **Emily Raspante**, CEO LeClair National Insurance Marketing **Derek Tamm, CLU, ChFC** Managing Director, Northwestern Mutual Life Insurance Co.
Date:	Thursday, September 17, 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 9/11/2026 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 **PENDING**.
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

The insurance and financial services workforce is undergoing significant change as experienced Baby Boomer producers retire and organizations work to recruit and develop the next generation of professionals. This panel discussion examines the distribution channels for life insurance, fixed annuities, disability insurance, and long-term care insurance, including the products and consumer markets they serve. Panelists will discuss producer demographics, succession challenges, and strategies organizations are using to replenish their field forces. The course will also compare recruiting, training, and retention practices across distribution models and explore approaches that are proving effective in preparing producers to meet evolving consumer needs.

Learning Objectives

Upon completion of this course, participants will be able to:

1. Identify the primary distribution channels for life insurance, fixed annuities, disability insurance, and long-term care insurance, including the products offered and the demographics of the customers they serve.
2. Examine the demographic trends affecting insurance producers and describe how various distribution organizations are addressing workforce succession as Baby Boomer producers retire, including the effectiveness of those efforts.
3. Compare current recruiting, training, and retention strategies used across insurance distribution channels and identify approaches that have demonstrated success in attracting, developing, and retaining new agents and financial professionals.

Outline

0:00–0:20 — Insurance Product Distribution Channels and Consumer Markets
20 minutes

A. Current structure of insurance product distribution — 5 minutes

- Overview of organizations involved in distributing life insurance, fixed annuities, disability insurance, and long-term care insurance.
- Identification and description of major distribution models:
    - Insurance Marketing Organizations (IMOs)
    - Field Marketing Organizations (FMOs)
    - Brokerage General Agencies (BGAs)
    - Captive General Agencies
    - Independent broker-dealers
    - Registered Investment Adviser (RIA) firms
    - Bank and national wealth management channels

B. Differences among insurance distribution channels — 8 minutes

- Types of insurance producers and financial professionals affiliated with each channel.
- Differences between captive, independent, brokerage, and advisory models.

- Insurance products typically marketed through each distribution model.
- Differences in product mix, producer support, and access to insurance carriers.

C. Consumer and target-market demographics — 7 minutes

- Consumer demographics served by the different distribution channels.
- How target markets influence the types of insurance products offered.
- Consumer needs for life insurance, disability income insurance, annuities, and long-term care insurance.
- How changing consumer demographics may affect future insurance product distribution.

0:20–0:40 — Producer Demographics, Succession and Workforce Development

20 minutes

A. Current demographics of insurance agents and financial advisors — 5 minutes

- Age and experience characteristics of the current producer workforce.
- Impact of Baby Boomer retirements on insurance distribution and access to professional insurance guidance.
- Projected need for new producers and advisors.

B. Strategies for replacing retiring producers — 7 minutes

- How different insurance distribution channels are approaching producer succession.
- Recruiting initiatives designed to attract new insurance professionals.
- Comparison of recruitment efforts among:
    - Captive and insurance-affiliated organizations
    - Independent insurance agencies and IMOs/FMOs/BGAs
    - Independent broker-dealers and RIAs
    - Banks and national wealth management firms
    - Remote and call-center distribution models
- Results and effectiveness of current recruiting efforts.

C. Preparing the next generation of insurance professionals — 8 minutes

- Knowledge and competencies needed by new producers serving today's consumers.
- Preparing producers to understand multiple insurance and financial products.
- Keeping producers current with changing insurance technology.
- Education regarding changes in insurance regulation and taxation.
- Role of organizations and distribution partners in ongoing producer education and professional development.

0:40–1:00 — Recruiting, Training and Retaining Insurance Producers

20 minutes

A. Current recruiting and training methods — 7 minutes

- Recruiting practices used by different insurance distribution channels.
- Initial training and development of new insurance agents and financial professionals.
- Mentoring, field training, education, and technology-supported training.
- Differences between traditional agency development and newer recruiting models.

B. Recruiting and retention: what is working and what is not — 7 minutes

- Methods that have demonstrated success in attracting new producers.
- Recruiting approaches that have produced limited results.
- Challenges in retaining new agents during the early years of an insurance career.
- Compensation, training, mentorship, technology, and career development factors affecting retention.

C. Future insurance distribution and consumer access — 6 minutes

- Whether current recruiting levels are sufficient to replace retiring insurance producers.
- Opportunities for distribution channels to cooperate in developing the next generation of insurance professionals.

- Impact of regulatory, product, and tax complexity on producers serving middle-income consumers.
- Challenges associated with providing insurance and financial guidance to consumers with limited investable assets.
- Discussion of distribution and producer-development models that may provide sustainable approaches for serving future insurance consumers.

TOTAL INSTRUCTIONAL TIME: 60 MINUTES
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 exa

About the Panel



Bob Hanten, MRFC LUTCF FICF | Solidarity Financial
Robert Hanten, LUTCF, MRFC has been a NAIFA member since 1991. He owns Solidarity Financial, Inc, a life and health insurance agency and is an Investment Advisor Representative with Pilot Capital Management Corporation, a Registered investment Advisor.



Kelly Bjordah, VP Business Development | DBS
Kelly brings more than 40 years of financial services experience, including leadership roles with Thrivent Financial, MassMutual, and Diversified Brokerage Services (DBS), where he serves as Vice President of National Accounts. He helps advisors grow through advanced strategies and insurance solutions and is an active NAIFA-Minnesota member.



Brian Craig, Managing Partner | New York Life
Brian J. Craig is Managing Partner of New York Life's Minnesota General Office. Since joining the company in 2009, he has held progressive leadership roles focused on recruiting, developing talent, strengthening teams, and driving growth. Brian holds the LUTCF®, CLU®, ChFC®, FSCP®, and RICP® professional designations.



Emily Raspante, CEO | LeClair
Emily Raspante is CEO of LeClair, a national FMO supporting independent health and life insurance professionals. With 15 years of industry experience as an agent, sales leader, and executive, she is passionate about helping insurance professionals build sustainable businesses and advancing the industry through leadership, collaboration, and advocacy.



Derk Tamm, Managing Director | NW Mutual
Derek Tamm, CLU, ChFC, is Managing Director of Northwestern Mutual-Edina, where he leads financial advisor development, recruiting, internships, and leadership development. A St. John's University graduate, Derek began his career with Northwestern Mutual as an intern and has held leadership roles since 2008. He is also active in community service.