



Syllabus for Continuing Education Program

Program Provider: NAIFA - Minnesota
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Event: Lunch & CE | Hybrid

Title: The Latest in Retirement Planning: Before, At and During

Presenter: Steve Parrish, JD, RICP®, ChFC®, CLU®, RHU®, AEP®
Professor of Practice, Scholar in Residence
The American College of Financial Services
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Date: Thursday, May 1, 2025

Program Format: Hybrid

Location: Midland Hills Country Club, 2001 Fulham Street, Roseville, MN 55113
and offered on Zoom.

Time: 11:30 AM Attendee arrival (*In-person*)
12:00 PM Lunch served (*In-person*) and virtual attendees can login.
12:10 PM Welcome and announcements
12:30 PM CE Presentation
2:00 PM Meeting ends

Attendance Fees: All Attendees: \$25
Sponsors: Per benefit package
Refunds: No refunds for cancellations received after 2/28/2025 or for no show attendees.

CE Credits: This educational offering is APPROVED by the Minnesota Commissioner of Commerce as satisfying 1.5 hours of STANDARD classroom credit toward continuing insurance education requirements.
CFP: 1.5-hour Standard credit APPROVED.
CLE: 1.5-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 session addresses current trends in retirement planning. Not just accumulation of dollars for retirement, but also what happens at retirement (Social Security, Medicare, etc.) and what occurs once retired (decumulation of the retirement portfolio, etc.). The opportunities for success are many, but so are the risks that can plague planning. We will discuss effective ways advisors can help their clients with holistic retirement planning.

Learning Objectives

- Learn about ways to determine retirement goals and lay out strategies to meet them
- Consider the events that occur at retirement, and how advisors can help the client work through these challenges
- Analyze the ways clients can begin to enjoy the fruits of their labor by effectively decumulating their retirement capital, setting up lifetime income plans, and create a legacy.

Outline

(10 minutes) Introduction: retirement planning beyond investments

(15 minutes) An introduction to the fundamentals of retirement tax planning

- i. Understanding the basic features of retirement accounts, including government benefits and SECURE Act and 2.0
- ii. Recognize the importance of focusing on net asset returns
- iii. Understand the tax features of various retirement accounts

(10 minutes) Recognizing asset location techniques

- iv. Understanding how asset location affects net returns
- v. Evaluate the impact of pre- and post-retirement tax rates
- vi. Recognize how expected return impacts optimal location
- vii. Rethinking in light of the SECURE Acts

(15 minutes) The Process of Retirement

- viii. Leveraging government benefits (Social Security and Medicare)
- ix. Addressing diminished capacity
- x. Insuring the risks related to longevity, mortality, and legacy

(10 minutes) In-retirement versus retirement planning: addressing the unique goals retirees may have (charitable, snowbirding, family business)

(10 minutes) New trends in retirement planning: Monte Carlo, AI, etc.

(20 minutes) Session Wrap-up and Questions

Total time: 90 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:



Steve Parrish is Professor of Practice and a Scholar in Residence at The American College of Financial Services, where he previously served as Co-Director of the Retirement Income Center. He was also recently an Adjunct Professor of Estate Planning and Interim Director of the Compliance and Risk Management at the Drake University Law School.

With over 45 years' experience as an attorney and financial planner, Parrish is an expert on retirement, estate, and business owner succession planning. He is a recognized industry authority, spokesperson and author serving as an ongoing contributor for both Forbes.com and is a contributing author to the 2024 e-textbook Retirement Plans and Retirement Planning. He was the 2023 winner of the Kenneth Black Jr. Journal Author Award and has written for the Journal of Financial Service Professionals (where he also an Associate Editor), Journal of Financial Planning and Hastings Business Law Journal.

Parrish has served as an expert source for such prominent media outlets as The New York Times, Wall Street Journal, CNBC, National Public Radio, InvestmentNews, Money.com, USN&WR, and AARP The Magazine. He has also served as an expert witness. In addition, he is a sought-after speaker for bar associations, estate planning councils and financial service industry meetings.

Parrish was employed at The Principal Financial Group from February 1997 until June, 2015 when he began his academic career with The American College and Drake University Law School. Prior to that, he served as vice president, marketing services for Amerus Life Insurance Company. He began his career as an attorney and advanced sales director and subsequently became a financial planner in Atlanta, where he was a co-owner of Walker Parrish Financial Group. Steve received his B.A., Cum Laude, from Saint Olaf College and his Juris Doctor degree from the William Mitchell College of Law.

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