



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: Behind the Paperwork: Understanding the Emotional Toll of Long Term Care Planning

Speaker: Rachel T. Schromen, Attorney
Schromen Law, LLC
Rachel@SchromenLaw.com | 651-571-2515

Date: Thursday, March 5, 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 2/27/2026 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

When middle- and upper-middle-income families are faced with the reality of long-term custodial care, the financial decisions they must make are daunting—but the emotional impact is often overlooked. This session shifts the focus from formulas and financial rules to the human experience: the fear, paralysis, and grief that accompany the long-term care planning and transition process. From the overwhelming task of gathering documentation to the emotional jolt of liquidating retirement savings for Medicaid-compliant annuities, attendees will gain deeper insight into what their clients are truly going through. Advisors will leave equipped not only with technical understanding, but with empathy and strategies to intervene earlier—when options and outcomes are better.

Learning Objectives

Recognize the emotional and psychological stress clients experience when navigating Medicaid and long-term care planning.

Identify common decision-making traps clients fall into—like inaction, denial, or last-minute planning—and how to compassionately guide them through these moments.

Understand the emotional weight behind Medicaid-compliant annuities and other financial tools, and learn how to introduce these concepts to clients with clarity and empathy.

Outline

0:00–0:05 | Introduction

- Welcome and objectives
- Why this topic matters now more than ever

0:05–0:20 | The Emotional Reality of the Medicaid Process

- Case studies and client stories
- The invisible toll: shame, overwhelm, and denial
- Why clients wait until they are broke

0:20–0:35 | Practical Hurdles Through the Client’s Eyes

- Gathering documentation: not just a checklist, but a trigger
- The stress of "getting it right" while in crisis
- How to proactively support clients in these early stages

0:35–0:50 | Medicaid-Compliant Annuities: The Emotional Impact of Financial Decisions

- Explaining the annuity strategy—and its emotional cost
- “You want me to do what with my IRA?”: empathy in communication
- How advisors can present these options with sensitivity

0:50–0:57 | What Advisors Can Do Differently

- Moving from reactive to proactive
- Using empathy to spur timely action
- Encouraging clients to act while options still exist

0:57–1:00 | Q&A and Closing

- Final thoughts: Left brain meets right brain
- Encourage reflection and realignment of approach

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 | Rachel T. Schromen, Attorney

Rachel Schromen is an estate planning and elder law attorney and owner of Schromen Law, LLC, located in St. Paul, MN. Schromen Law has been voted Minnesota’s Best Estate Law Firm in Minnesota by readers of the Star Tribune annually from 2021 – 2024, and in 2024 Schromen Law was named Minnesota’s Best Law Firm. Apart from her law practice, Rachel is a hospice volunteer as an end-of-life doula.