



Syllabus for Continuing Education Program

Program Provider: NAIFA - Minnesota

4707 Highway 61, N, #181, White Bear Lake, MN 55110

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Program Coordinator: Sandy Beeson, Chapter Executive

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Program Chair: Robert Hanten, MRFC LUTCF FICF

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Event: Lunch & CE | In-person

Title: Minnesota MA Eligibility and the LTC Partnership Program

Presenter: Lori M. Gubash

Legacy Care Planning Consultants

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Date: Thursday, October 2, 2025

Program Format: In-person

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

Time: 12:00 Lunch served

12:15 PM NAIFA–MN President opens program, welcome, intro of speaker

12:30 – 2:00 Presentation (90 minutes)

2:00 PM – 2:10 PM Break

2:10 PM – 3:40 Presentation (90 minutes)

3:40 PM – 3:50 PM Break

3:50 PM – 4:50 PM Presentation (60 minutes)

4:50 PM NAIFA – MN President thank you and comments, closes program

5:00 Program ends

Attendance Fees: LTC Only: Members: \$15 | Nonmembers: \$25

LTC and lunch: Members: \$40 | Nonmembers: \$50

Full Day: Ethics, Lunch, and LTC: Members: \$50 | Nonmembers: \$75

Sponsors: Per-benefit package

Refunds: No refunds for cancellations received after 9/26/2025 or for no show attendees.

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

NAIFA-Minnesota

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A certificate of attendance is available for individuals requesting 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 4-hour course will satisfy the continuing education requirements for MN of 4 hours of LTC partnership training every 2 years.

Topics to be covered will be the benefits and how qualification for MA is satisfied. The LTC Partnership program and how it works. Which policies and how they need to be designed to qualify as Partnership policies. Current trends in the LTC and LTCi industry, as well as alternatives to the purchase of private LTC insurance.

Learning Objectives

1. An understanding of both state and federal requirements and regulations as they pertain to the MN LTC partnership program.
2. Currently available long-term care services and providers.
3. How long-term care solutions have changed to include alternative sources of funding LTC sources.
4. Consumer suitability standards and the effect of inflation on future benefits which highlights the importance of inflation protection.

Outline

See Attached

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

Examination & Answers: No exam

About the Speaker:



Lori is a seasoned insurance professional with deep expertise in long-term care (LTC), life insurance, and annuities. With over two decades of experience across brokerage, captive, and retail distribution channels, she brings a strategic and solutions-driven approach to helping individuals, families, and advisors navigate complex planning needs.

Lori specializes in recruiting, training, and supporting agents with the tools and knowledge they need to succeed—particularly in the nuanced world of LTC planning. Her background includes designing state-compliant LTC certification courses, leading multi-state sales teams, and building infrastructure to support sustainable growth within insurance organizations.

Known for her no-nonsense, educational style, Lori is also a passionate consumer advocate. She creates accessible, compliant educational materials and training platforms that bridge the gap between technical insurance knowledge and real-life client needs.

Lori is actively engaged in industry associations; she is a CLTC as well as FICF. Lori has 2 children and 2 granddaughters and lives in the Eagan area with her dog Sadie, in her free time she bikes, hikes and kayaks, along with volunteering in the community.