NAIFA
MINNESOTA

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:	Creating and Funding a Long-Term Care Plan with Insurance
Speaker:	**Shane Van Patten, CLTC®** Regional Vice President | E4 Insurance Services 2280 45th St South, Suite C, Fargo, ND 58104 701-532-3880 | svanpatten@e4.insurance
Date:	Thursday, February 5, 2026
Program Format:	In-person
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 1/31/2026 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 presentation will provide you with the best practices on how to integrate Long-Term Care planning into your process and understand the various types of LTC insurance products that are currently available in the industry.

Learning Objectives

- How to Identify the ideal LTC Client
- How to create a LTC "Plan of Care"
- How to fund a LTC "Plan of Care" with Insurance

Outline

1. Welcome & Introduction (3 min)

- Purpose: **"Insurance is not the plan. Insurance funds the plan."**
- Review agenda:
    1. Identify the ideal client
    2. Create a plan of care
    3. Explore funding options
    4. Review LTC insurance types with case studies

---

2. Identifying the Ideal Client (5 min)

- Define the "Retirement Red Zone" (ages 50–65, 5–10 years from retirement).
- Client characteristics: engaged in planning, possibly with personal experience.
- **Engagement Question:** *"How many of you have had a client or family member face an LTC event?"*

---

3. Creating a "Plan of Care" (10 min)

- Four key questions:
    1. Where will care be received?
    2. Who will provide physical care?
    3. Who will coordinate care?
    4. How will it be paid for?
- Typical goals: stay at home, protect spouse/family physically and financially.
- **Mini-Exercise:** Ask participants to quickly jot answers as if they were the client.

---

4. Funding the Plan of Care (12 min)

- Review 4 options:
    - **Medicare** – limited, short-term.
    - **Medicaid** – safety net but restrictive.
    - **Self-Pay** – impacts retirement & lifestyle.
    - **LTC Insurance** – leverage, predictability, tax efficiency.
- Use comparison of **Self-Pay vs. Insurance** (risk transfer).

---

5. Types of LTC Insurance (20 min)

Break down into sub-sections with quick case studies:

1. **Traditional LTC** (5 min)
    - Lowest premiums, highest benefits.
    - Ideal for middle-class clients.
    - *Case Study: Couple, both 60, $1M net worth.*
2. **Hybrid Life + LTC** (5 min)
    - Premium guarantees, multiple values.

    - Ideal for clients wanting return of premium.
    - *Case Studies: Male 55, Couple 60 w/$2M net worth.*
3. **Hybrid Annuity + LTC** (5 min)
    - Leverages non-qualified annuities.
    - *Case Study: Female 75 with $150k annuity.*
4. **Life with LTC/Chronic Illness Rider** (5 min)
    - Dual-purpose: life insurance + LTC protection.
    - *Case Study: Male 50, $500k death benefit.*

---

6. Summary & Call to Action (5 min)

- Reinforce: *"We must create the plan first—insurance funds it."*
- Encourage participants to identify 3 prospects to start conversations with.
- Share back-office support available.

---

7. Q&A & Wrap-Up (5 min)

- Open floor for questions.

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

<u>About the Speaker</u>

Shane Van Patten, CLTC®
Shane Van Patten is a Regional Vice President at E4 Insurance Services and is also a current Instructor for the Certification for Long-Term (CLTC) designation.

Shane began his career in the Financial Services industry in 2005 and for the last 20+ years he has been coaching Financial Professionals on how to proactively integrate insurance into their planning process.

After both of his parents had long-term care events in their 60's (with no plans in place), Shane has shifted much of his focus and attention to helping ***everyone*** properly plan for a long-term care event.