Syllabus for Continuing Education Program

Program Provider: NAIFA - Minnesota
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Program Coordinator: Sandy Beeson, Chapter Executive
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Program Chair: Robert Hanten, MRFC LUTCF FICF
763-591-0405 | rjhanten@solidarityfinancial.com

Event: **Lunch & CE | In-person**
Title: **Make 2026 Your Best DI Year Ever!**
Speaker: Michael J. Sir, RHU | President and Co-Founder**,** OneProtection
612.382.0800 | michael.sir@oneprotection.tech
https://one.oneprotection.tech/naifa-mn

Date: Thursday, January 15, 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 1/9/2026 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

The **purpose** of this **1-hour** program is to help Insurance and Financial Advisors properly position the Disability Insurance (Income Protection) conversation with your clients. Let's face it, most Insurance and Financial Advisors struggle with or avoid this topic altogether, even though we all know how important it is. The goal is to help Insurance and Financial Advisors educate, demonstrate, and bring clarity to this critical area of planning and understand the process needed to be effective.

Learning Objectives

- How to position the value of the client's income
- How to effectively demonstrate the client problem
- How to present new plan solutions in a simple way
- How to put premium into perspective

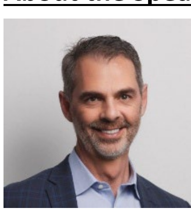
Outline

• Introduction/Overview:	5 Minutes
• Positioning (The Need):	
• Optimism Bias – addressing the obstacles	5 Minutes
• Statistics and Stories	5 Minutes
• Visual Learning	5 Minutes
• Demonstrating (The Problem):	
• Understanding Current Coverages	5 Minutes
• Gaps and Shortfalls	5 Minutes
• Provisions and Policy Language	5 Minutes
• Presenting (Solutions):	
• KISS – Keep it (the) Solutions Simple	5 Minutes
• Test – Solutions and Options	5 Minutes
• Perspective (Premium):	
• How to put Premium into Perspective	5 Minutes
• Cost of Waiting	5 Minutes
• Conclusion/Questions	5 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 exam

About the Speaker | Michael J. Sir, RHU



Mike has been an industry leader in the Disability insurance arena for over 39 years and spent 23 years with Principal Financial Group as a DI Regional Vice President prior to his retirement in 2020.

Mike is a member of NAIFA and the International DI Society.

Mike, along with his business partner, James Leary, currently own and operate OneProtection. OneProtection is an income protection presentation software designed to help financial professionals better educate, demonstrate and bring clarity to their clients in this critical area of planning.

Mike is the father of three amazing daughters and spends his free time traveling, hiking, skiing, biking and playing bass guitar in the praise band at his church.