



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

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Event: Ethics Course | In-person

Title: Why Good Financial Planners, Insurance Sales People and Firms Do Bad Things October 2026

Presenter: David Schultz, Attorney, Professor

Hamline University

651.523.2858 | dschultz@hamline.edu

Date: Thursday, October 1, 2026

Program Format: In-person

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

Time: 8:00 AM NAIFA – MN President opens Ethics program, welcome, intro of speaker

8:10 – 9:40 Ethics Presentation (90-minutes)

9:40 – 9:50 Break

9:50 – 11:20 Presentation (90-minutes)

12:00 Lunch served

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

12:30 – 4:50 PM LTC Presentation (240-minutes)

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

5:00 Program ends

Attendance Fees: Ethics Only: Members: \$25 | Nonmembers: \$35

Ethics and lunch: Members: \$50 | Nonmembers: \$70

LTC Only: Members: \$25 | Nonmembers: \$35

LTC and lunch: Members: \$50 | Nonmembers: \$70

Full Day: Ethics, Lunch, and LTC: Members: \$60 | Nonmembers: \$85

Sponsors: Per-benefit package

Refunds: No refunds for cancellations received after 9/25/2026 or for no show attendees.

NAIFA-Minnesota

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CE Credits: ETHICS: This educational offering is **PENDING** approval by the Minnesota Commissioner of Commerce as satisfying **THREE hours of ETHICS classroom credit** toward continuing insurance education requirements.

LTC: Four hours of LTC credits Pending by MN Commerce. Separate syllabus.

PRP: 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 | Ethics

Why do good people and organizations act unethically? Why do people who apparently know right from wrong nonetheless act unethically? The session will begin with a discussion of the classic Stanley Milgram punishment experiments, seeking to understand how they help explain unethical behavior. The class then uses examples to provide a foundation for an analysis regarding the relationship between work ethics and personal ethics, while seeking to understand whether you could be the next person to act unethically.

Learning Objectives | Ethics

- Understand how and why individuals do ethically bad things
- Analyze why organizations do bad things
- Examine how unquestioned deference to superiors and authority may cause unethical behavior
- Discuss the concept of administrative evil
- Explore moral diversity and how it addresses the problems of unethical behavior

Outline | Ethics

See attached

Total instructing time: 180 minutes

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 Ethics Course Speaker:



David Schultz is Hamline University Distinguished Professor of Political Science and Legal Studies and a professor of Law at the University of St. Thomas. David has a Ph.D. a JD and LLM (law degrees) and is the author of more than 45 books and 200 articles. He has taught ethics for more than thirty years at the undergraduate, graduate, and law school level, and he has also done ethics training in the past for financial planners and insurance salespeople; CPAs; attorneys; insurance fraud investigators, and engineers among other professions.