

GROWING YOUR BUSINESS

Menu of Advanced Sales Presentations

Another way Securian Financial can assist with recruiting and production is through a series of presentations to help you stay engaged and provide ideas to continue to grow your practice.

Presentations are offered virtually or to a live audience.



Securian Financial Advanced Sales Team

Whether your case deals with business owners, high-net-worth individuals, high-income earners or other unique situations, our team can help develop effective solutions for clients.

1-888-413-7860, option 3

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Getting started is easy

- 1** Select which topics would work best for you
- 2** Pick a couple of dates
- 3** Contact our team and we will confirm a presenter

Continuing Education (CE) Presentations

Presentation	Business Unit	Audience	Length	Description
Social Security: Advanced Claiming Strategies, Rules for the Self-Employed, and other unique circumstances (2022)	Life and Annuity	Financial professional	60 minutes	This presentation will provide insights on Social Security claiming strategies such as: claiming Social Security while still working, claiming Social Security and changing your mind, strategies for spouses, ex-spouses and survivors. This session will also discuss how being self-employed changes the Social Security landscape and the special rules that apply.

Guidelines on CE Presentations

If a CE event is scheduled with a group of financial professionals, the date, time, location, content, number of attendees and duration needs to be submitted 35 days in advance. Any changes made within 35 days of the scheduled event may result in CE credit being unavailable.

Client Presentations

Presentation	Business Unit	Length	Description
Business Owner Life-stage Design	Life	30-45 minutes	The Business Owner Life-stage Design, or “BOLD,” is designed for the business owner client/prospect. This presentation organizes the concerns that most business owners encounter and helps to focus on one area at a time to make strategizing and implementing solutions more manageable. It encompasses a wide range of goals and strategies, such as: retirement income strategies, estate planning, retirement planning, executive compensation, key-person insurance and business succession. With this presentation, you can assist with answers to questions that are critical in the decision-making process and get clients thinking about their roadmap, such as where to begin, how to handle multiple concerns at once, and managing personal versus business concerns.
BOSS: Business Owner Saver Strategy	Life	30-45 minutes	The Business Owner Save Strategy, or “BOSS,” is designed for the business owner client/prospect. This presentation starts with a review of current tax law and then shows the business owner how to consider a retirement strategy that focuses on diversifying assets independent of the business as well as complementing the business. This strategy redeploys after-tax dollars into a tax-efficient vehicle that diversifies the asset classes as well as the tax position of the business owner in retirement.
Estate Planning 101	Life and Annuity	60 minutes	Are you confident enough in the basics of estate planning to start the conversation with your clients? We explore the basic rules of estate planning and traditional techniques to solve your clients’ estate planning needs. Consider this your “Estate Planning 101” to get started in the exciting world of estate planning.
Financial Strategies for Special Needs	Life	60 minutes	This presentation outlines the considerations and strategies clients need to care for their special needs family members. Clients with family members with special needs understand the unique challenges and joys that daily life brings in caring for these individuals. Clients realize that special needs extend beyond the every day – to long-term financial strategies. The good news is that you, as their financial professional, can help them create a Finding Income for Tomorrow personalized strategy to help ensure the lifestyle and care they want for their loved one.
FIT: Finding Income Tomorrow	Annuity	30 minutes	Finding Income Tomorrow (FIT) looks at funding retirement and demonstrates how an annuity can help close gaps potential income clients may have. This presentation demonstrates how to put together the pieces of the retirement puzzle by exploring issues that impact personal and financial well-being. Exploring the retirement process one step at a time will create a retirement income strategy that will support each individual’s unique goals and aspirations.
Keeping the Family Farm in the Family	Life	30-45 minutes	This presentation focuses on client prospects who are farmers and ranchers. With this presentation, you can assist with answers to questions that are critical in the decision-making process and create a roadmap for farm succession and exit planning.
LIFT: Pre-Fund Retirement Taxes	Life	45-60 minutes	This presentation shows clients how using life insurance as a financial tool (LIFT) can provide them with the accessible cash they need down the road to cover taxes on retirement distributions. Qualified retirement plans can help reduce taxes today; however, once in retirement those distributions become taxable, which increases taxable income.

Financial Professional Presentations

Presentation	Business Unit	Length	Description
Annuities and Trusts	Annuity	30-45 minutes	A guide to trust ownership of a nonqualified annuity. This presentation also demonstrates outcomes when a trust is named as beneficiary and highlights both advantages and disadvantages of that choice.
Business Valuations: Helping Business Owners Get More Out of Their Business	Life and Annuity	45-60 minutes	As a financial professional, you bring ideas and creativity to the business owner client. These strategies include business continuation, exit strategies, executive compensation, key person coverage, estate planning and more. These strategies typically depend on a valuation of the business and implementing life insurance for accumulation or protection. The presentation discusses business valuations, the BizEquity process and the report produced by BizEquity.
Charitable Giving: It's More Than Just Cash	Life and Annuity	45 minutes	The decades ahead will see a significant transfer of wealth between generations. Effective charitable planning strategies are available to help donors maximize the impact of their giving. Developing a thoughtful, long-term approach for charitable giving is the best way to make your charitable gifts go further.
Estate Planning with Digital Assets	Life, Annuity and WMG	45-60 minutes	With the growth of cryptocurrency and non-fungible tokens (NFTs), it is becoming more likely that you may have clients who own digital assets in their estate. This presentation provides an overview of the estate planning challenges of planning for your client's digital assets, including email accounts, social media accounts, digital property, cryptocurrency and NFTs.
Estate Planning 101	Life and Annuity	60 minutes	Are you confident enough in the basics of estate planning to start the conversation with your clients? We explore the basic rules of estate planning and traditional techniques to solve your clients' estate planning needs. Consider this your "Estate Planning 101" to get started in the exciting world of estate planning.
Executive Compensation Opportunities: Recruit, Retain, Reward!	Life and WMG	60 minutes	In this presentation, we will discuss what executive compensation is and why it is important for both employers and key employees. In today's post-pandemic job market, attracting and retaining top talent is more important than ever. That is why understanding executive compensation opportunities for your business owner clients is crucial. We delve into specific executive compensation strategies, such as executive bonus, split dollar arrangements and nonqualified deferred compensation. Sample illustrations presentations and BOLD marketing offerings will also be presented.
Financial Strategies for Special Needs	Life	60 minutes	This presentation outlines the considerations and strategies clients need to care for their special needs family members. Clients with family members with special needs understand the unique challenges and joys that daily life brings in caring for these individuals. Clients realize that special needs extend beyond the every day – to long-term financial strategies. The good news is that you, as their financial professional, can help them create a personalized strategy to help ensure the lifestyle and care they want for their loved one.

Financial Professional Presentations (continued)

Presentation	Business Unit	Length	Description
How To Present an Advanced Sales Case	Life	30-45 minutes	As a financial professional, you have a potentially large case with a high-net-worth or business-owner client, and you need more guidance. It may seem complicated, and you have concerns about explaining various strategies to your clients in a way that they can understand. In this presentation, we will show you how to “keep it simple,” be a team player with the client’s other financial professionals, and we can help you build your business.
Legacy Planning Using Variable Annuities	Annuity	30 minutes	This presentation demonstrates the purchase of a nonqualified variable annuity as a wealth transfer vehicle over three generations. We will outline the nonqualified annuity contract features, highlighting spousal continuation and showing how beneficiaries can elect the non-qualified stretch option to preserve and grow the initial purchase for their heirs, while receiving lifetime income in the form of required minimum distributions.
LIFT: Pre-Fund Retirement Taxes	Life	30-45 minutes	Taxation in retirement can be one of a client’s largest expenses. Retirement distributions are taxable at ordinary income tax rates. The pre-funding retirement taxes strategy can help financial professionals show clients how to use the cash value from a well-funded life insurance policy to pay the taxes on their retirement distributions later in life.
LIFT: Pre-Pay Beneficiary Taxes	Life	30-45 minutes	Your client saved well and built up their retirement funds with qualified plans such as individual retirement accounts (IRAs). Now, they may not need all of it for retirement – and are considering passing some funds to the next generation. The pre-pay beneficiary taxes strategy essentially allows your clients to pre-pay the taxes on a qualified asset that will pass to their heirs.
LIFT: Protect Your Client’s Retirement	Life	30-45 minutes	Financial professionals and their clients are targeting an amount needed for retirement. “What’s your retirement number?” has become a popular phrase. This presentation demonstrates how life insurance can protect a client if anything should happen before their retirement to protect their family.
LIFT: Sequence of Returns	Life	30-45 minutes	The sequence of returns is the concept of the order of investment returns. There are risks when your clients reach retirement and begin making withdrawals. If your clients received strong returns during their early working years, they may not have any problems. Alternatively, poor returns and withdrawals early in retirement can have a lasting negative impact on their portfolio. This presentation discusses how life insurance can protect your clients’ retirement from the risk of poor returns early on.
LIFT: Tax-Efficient Legacy	Life	30-45 minutes	Qualified plans are a good way to accumulate money for retirement but are not as efficient for transferring a legacy to a client’s heirs. The tax efficient legacy allows clients to spend down their retirement assets, while using a life insurance death benefit to transfer wealth to the next generation.
LIFT: Tax Favorable Strategy	Life	30-45 minutes	A presentation for financial professionals on how they can use life insurance as a financial tool (LIFT) to help their clients protect their family, supplement their retirement income and leave a lasting legacy.

Financial Professional Presentations (continued)

Presentation	Business Unit	Length	Description
SECURE ACT: IRA Beneficiaries Quick Review	Annuity	15-20 minutes	Confused by all the new categories of IRA Beneficiaries under the SECURE Act? This presentation provides a roadmap on how to separate the EBDs (Eligible Designated Beneficiaries) from the NEDBs (Non-Eligible Designated Beneficiaries) and NDBs (Non-Designated Beneficiaries), in an understandable way.
SecureCare™ III: 2022 Taxation	Life	30-45 minutes	This presentation focuses on the SecureCare III product, a nonparticipating whole life insurance policy with long-term care benefits, and its tax treatment in individual and business settings.
The SECURE Act: Retirement plan payouts, IRA beneficiary designations & proposed regulations. Review is critical	Annuity and Retirement	45-60 minutes	A detailed discussion on how to analyze IRA beneficiaries under the SECURE Act, while highlighting the 275 pages of proposed regulations released in February 2022. This presentation explores how to identify beneficiaries in each of the three new classes of beneficiaries and their plan payout options. We also delve into analysis and considerations when a trust is named a beneficiary of an IRA. We provide guidance on traps to avoid when naming IRA beneficiaries and practice tips for using IRA funds for charitable purposes and alternative retirement vehicles for wealth transfer.
Trusts in the Financial Plan: A Practical Application	Life, Annuity and WMG	45 minutes	Whether it is planning for estate liquidity, the blended family or special needs, trusts are becoming more prevalent in our financial plans. In addition, as clients continue to build wealth, trusts play an even more prominent role in legacy planning, business succession planning, spousal access and more. This presentation starts with the basics to help you identify what type of trust you might be working with, how it fits into the financial plan and what opportunities it might present. From there we pivot into a deeper understanding so you, as the financial professional, can identify issues to propose trust solutions, what experts you may need to consult, and how to add details like trust protectors. Join us to talk trusts!

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

SecureCare III™ may not be available in all states. Product features, including limitations and exclusions, may vary by state.

SecureCare III™ includes the Acceleration for Long-Term Care Agreement and Extension of Long-Term Care Agreement. These two agreements are tax qualified long-term care agreements that cover care such as nursing care, home and community-based care, and informal care as defined in the agreement. These agreements provide for the payment of a monthly benefit for qualified long-term care services. These agreements are intended to provide federally tax qualified long-term care insurance benefits under Section 7702B of the Internal Revenue Code, as amended. However, due to uncertainty in the tax law, benefits paid under these agreements may be taxable. Please ensure that your clients consult a tax advisor regarding long-term care benefit payments, or when taking a loan or withdrawal from a life insurance contract.

The death proceeds will be reduced by a long-term care or terminal illness benefit payment under this policy. Client should consult a tax advisor regarding long-term care benefit payments, terminal illness benefit payments, or when taking a loan or withdrawal from a life insurance contract. Death proceeds will be reduced by outstanding loans and unpaid monthly deductions.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states or may exist under a different name in various states and may not be available in combination with other agreements.

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation within the first fifteen years of the contract. Clients should consult their tax advisor when considering taking a policy loan or withdrawal.

An annuity is intended to be a long-term, tax-deferred retirement vehicle. Earnings are taxable as ordinary income when distributed, and if withdrawn before age 59½, may be subject to a 10% federal tax penalty. If the annuity will fund an IRA or other tax qualified plan, the tax deferral feature offers no additional value. Qualified distributions from a Roth IRA are generally excluded from gross income, but taxes and penalties may apply to nonqualified distributions. Please consult a tax advisor for specific information. There are charges and expenses associated

with annuities, such as surrender charges (deferred sales charges) for early withdrawals. Variable annuities have additional expenses such as mortality and expense risk, administrative charge, investment management fees and rider fees. Variable sub accounts of annuities are subject to market fluctuation, investment risk and loss of principal.

The guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. The guarantees have no bearing on the variable investment performance.

Some products and features may not be available in all states and features may vary by state. Not all products, features and optional benefits are available from all firms. Please consult with your firm before providing any products/services or materials listed here.

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