From: **Greater Indiana FPA** roxanne.mcgettigan@fpaindiana.org
Subject: Our First Meeting of the Year - March 10th!
Date: February 1, 2023 at 2:17 PM
To: roxanne.mcgettigan@fpaindiana.org

FINANCIAL PLANNING ASSOCIATION

GREATER INDIANA

March 10, 2023
Quarterly Meeting

Barnes & Thornbug
5th Floor Conference Room

11 S. Meridian Street
5th Floor Conference Room
Indianapolis, IN 46204

Registration will close on
Wednesday, March 8th at Noon

FPA Members = Free
Cost: Non-Members = $125.00
Guest of a member is free their first time only

Meeting handouts will be placed on the FPA website
a few days prior to the meeting.
Feel free to print them and bring the copies with you.

Please Register Here

Meeting Agenda:

8:00 a.m. - 8:20 a.m. Grab a seat and your name-badge
8:20 a.m. - 8:40 a.m. Announcements: Mychal Eagleson, FPA Chapter President
8:40 a.m. - 8:48 a.m. **Slido!**
8:48 a.m. - 8:56 a.m. **SILVER** Partner Update: Jeff Hess, Palladium at Ash Brokerage
8:56 a.m. - 9:05 a.m. **SILVER** Partner Update: David Garrison, Mutual of Omaha Mortgage

Cozy Whittman, College Inside Track

9:05 a.m. - 9:55 a.m.
(Accepted for 1 hour of CFP CE, 1 hour of Insurance CE pending)
"Student Loan Forgiveness - Understanding the Charges"

The student loan landscape has often been foggy for families. Significant changes to the programs in the last two years leave parents and students with LOTS of questions. The new Biden student loan debt forgiveness plan and programs that have begun and expired in the last two years has made the area even murkier for your clients. College Inside Track is here to help!

This presentation is jam-packed with all the information you need to know to help clients understand many of the decisions they will make as it relates to student debt. We will cover: what student debt looks like today in the US, an overview of the student loan options, forgiveness terms and eligibility, Public Service Loan Forgiveness, changes to the income-driven repayment plan and how to advise clients on the front end when decisions are getting made so they can make sound financial decisions when it comes to choosing schools and loans.

As Education and Partnership leader at College Inside Track, Cozy Wittman speaks nationally about college search, educating families and training financial advisors and other professionals who work with families with high schoolers. College search has become increasingly complex, the nuances hard to understand; Cozy is passionate about dispelling myths that cost families money! She has been featured twice in The Journal of Financial Planning on the subject of college planning.

Cozy is excited to connect with organizations and families interested in learning more about the complex college search process. She is a mom of 5 kids with very different goals for college so she is no stranger to the challenges around college search.

Partner Power Networking!

9:55 a.m. - 10:25 a.m. Our FPA Chapter relies on our partners and the revenue their partnership brings in each year. After the success at our May meeting, we are holding this again, so that our partners can talk to you, especially after our crazy virtual 2020. We are asking that our meeting attendees stay at your table during this allotted time frame. Please put away cell phones, iPads, etc. and listen to our partners while they round-robin and talk for just a few minutes at each table.

Our Chapter couldn't do what it does without the support of our partners!

Break

10:25 a.m. - 10:30 a.m.

Melissa Justice, The Arc of Indiana Master Trust

10:30 a.m. - 11:20 a.m.
(Accepted for 1 hour of CFP CE)
"The Arc Master Trust: A pooled special needs trust "

This presentation will discuss The Arc of Indiana Master Trust, the similarities and differences in The Arc Trust and private trusts. There will be a brief discussion of Qualified Income Trusts or Miller Trusts along with the types of trusts that The Arc of Indiana administers. This includes the process to establish and fund those trusts. The participants will also learn about the tandem trust concept and how this concept can benefit their clients.

Melissa Justice is the Chief Trust Officer of The Arc of Indiana Master Trust. Prior to assuming the position of Trust Officer in 2008, Ms. Justice served The Arc for twelve years as Controller for The Arc of Indiana, and later as both Controller and supervisor of The Arc Master Trust.

She graduated from IU with a Bachelor of Science Degree in Accounting. After graduation she worked at a CPA firm before coming to The Arc of Indiana in 1995.

Melissa has been involved in several projects to assist Arc chapters around the nation to form their own pooled trust, as well as helping other trusts run more efficiently and effectively. She was involved in the founding of the Alliance of Pooled Trusts (APT) and is currently serving on the board of directors. APT is the first coalition in the United States dedicated to uniting pooled trust providers in establishing best practices for the industry.

The Arc of Indiana Master Trust has grown from 1,643 open trusts totaling over $37 million to nearly 5,300 open trusts and over $111 million on deposit while under her direction.

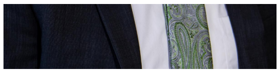
AS MELISSA PRESENTS IN THE MAIN ROOM, WE WILL BE HOLDING A BREAKOUT SESSION AT THE SAME TIME FOR APPROXIMATELY 30 OF OUR NEXGEN MEMBERS IN CONFERNCE ROOM G ON THE 2nd FLOOR

Justin Schuhmacher, Partner at Indiana State & Elder Law

10:30 a.m. - 11:20 a.m.
(Accepted for 1 hour of CFP CE, 1 hour of Insurance CE pending)
"Estate Planning 101 "

A SIGN UP SHEET WILL BE LOCATED AT THE REGISTRATION TABLE THE MORNING OF THE MEETING.

(NEXGEN MEMBERS HAVE BEEN IN THE BUSINESS FOR 8 YEARS OR LESS)



Planning for incapacity can be a difficult topic for clients to discuss. Documents like a Power of Attorney, Health Care Proxy and Trust can be beneficial safeguards against these issues. Understanding the differences between Will and Trust planning and having the ability to identify the varying ways that assets are distributed after death is vital to serving a client and their family through end of life. Trusts are useful tools to avoid the complex issues that many of today's clients face such as second marriages, heirs with disabilities, spendthrift heirs and a widow(er)'s who choose to remarry. Advisers must understand IRA protection strategies and tools to assist in avoiding post-death family fights and long-term care planning.

Justin Schuhmacher received his bachelor's degree in secondary education from Ball State University. He spent 12 years in public education as a social studies teacher and varsity football coach. He later received his Doctor of Jurisprudence from Indiana University Robert H. McKinney School of Law. Justin was admitted to the Indiana Bar and then started with Indiana Estate & Elder Law in the fall of 2018.

As an attorney, Justin finds the most joy in getting to know families and helping them as they attempt to navigate through very difficult times. Whether he is helping create a plan to pay for long term care or building straightforward estate plans, he finds reward in giving clients the peace of mind that they so often seek.

Justin was raised on a farm in Blackford County, Ind., part of which was originally purchased by his great-great grandparents in 1898. He currently resides in Sheridan, Ind., with his wife, Jenny, and their two basset hounds. In his spare time, Justin enjoys watching sports (specifically college football, college basketball, and the NFL) and raising Shorthorn cattle.

Brunch

11:20 a.m. - 12:00 p.m. - Grab some food!

Charo Boyd, Public Affairs Specialist, Social Security Administration

12:00 p.m. - 1:40 p.m.
(Accepted for 2 hours of CFP CE, 2 hours of Insurance CE pending)
"Social Security Retirement, Spouse and Survivors Benefits Update 2023 with Case Studies"

Charo Boyd, SSA's Public Affairs Specialist, will conduct an interactive presentation explaining retirement benefits and demonstrating numerous services available at ssa.gov.

She will cover how age and wages affects benefits and explain entitlement factors for Social Security retirement, spouse, ex-spouse, and survivor benefits. Questions and case scenarios will be taken throughout the presentation. A special emphasis will be given to online services available via "mysocialsecurity" and SSA's new redesigned website. Enhance your experience, create an account at **www.ssa.gov/myaccount** and have your Social Security statement (if not receiving benefits) with you during the presentation! It is easier to help your clients create an account when you have done it for yourself!

Charo Boyd is responsible for informing the public about SSA programs and benefits. She has been employed with the SSA since 2002. She began her career as a claims representative in the Downtown Indianapolis SSA office. She has worked as an Insurance Specialist in all areas of the Title II Program (Medicare, Retirement, Survivors, and Disability Insurance Benefits).

Boyd has a B.S. in Psychology (Magna Cum Laude) and a M.S. in Guidance & Counseling with a concentration in clinical and organizational counseling all from Tennessee State University.

Boyd received SSA's Regional Communicator Award in 2010 and 2018. She also received Deputy Commissioner's Citations in 2010, 2015, and 2018 from SSA's Office of Communications.

Special thanks to our FPA 2023 Partners:

Platinum:

First Trust

INNOVATIVE portfolios

Gold:

Central Indiana Community Foundation
Dimensional Fund Advisors
Franklin Templeton
Lincoln Financial RIA Regional Consultant

Silver:

Charles Schwab Advisor Services, CNL Securities, Corp., Eagle & Fein, P.C., iCapital, InSource, Inc., Johnson Asset Management, JP Morgan Asset Management, LPL Financial, Manning & Napier, Mutual of Omaha Mortgage, Natixis Investment Managers, Palladium Group at Ash Brokerage, Prairie Hill Holdings, Randall Law Offices, Select Sector SPDRs, Vanguard

Bronze:

Fiduciary CFO, Just Compliance, Vrabec Insurance

In Kind:

Barnes & Thornburg LLP, FORUM Credit Union

FPA of Greater Indiana
P.O. Box 44005

Email Roxanne, Chapter Executive

Indianapolis, IN 46244
(317) 373-1355