



**Speaker Packet**

# JOE ELSASSER, CFP®



Joe Elsasser, CFP®  
*President & Founder*

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Joe developed Social Security Timing® in 2010 because, as a practicing financial advisor, he couldn't find a Social Security tool that would help his clients make the best decision about when to elect their benefits. Inspired by the success of Social Security Timing, Joe founded Covisum®, a financial tech company focused on creating a shared vision throughout the financial planning process.

In 2016, Covisum introduced Tax Clarity®, which helps financial advisors show their clients the hidden effective marginal income tax rates that can significantly impact cash flow in retirement. In early 2017, Covisum acquired SmartRisk™, software that allows advisors to model “what-if” scenarios with account positions and align a client's risk tolerance with their portfolio risk.

Covisum powers some of the nation's largest financial planning institutions and serves more than 20,000 financial advisors.

Based in Omaha, Nebraska, Joe co-authored “Social Security Essentials: Smart Ways to Help Boost Your Retirement Income,” is a regular speaker at industry events and is frequently interviewed by trade and national media.



Learn more about Covisum® and it's products at  
**Covisum.com**

# TAX EFFICIENT RETIREMENT

Approximately 73 percent of Social Security recipients have taken reduced benefits prior to their normal retirement age. For many of them, this may represent a serious financial mistake. A recent survey found that 77 percent of respondents expected to receive advice regarding their Social Security distributions from the Social Security Administration. None of them were aware that the SSA is prohibited from giving advice regarding collecting benefits. This presentation is designed to provide an understanding of the basic rules regarding Social Security retirement benefits, the various elections available to dual income earners, and other retirement income planning issues surrounding the Social Security process.

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		50 min   100 min presentation
<b>Social Security Basics</b>	Joe Elsasser will walk through the basics of Social Security planning. He will talk about how benefits are determined and how an early or delayed election would impact a client's benefit. The basics of retirement benefit claiming are analyzed.	15   30 minutes
<b>Planning Strategies</b>	Joe will demonstrate the various Switch Strategies® that will keep your clients from missing out on tens of thousands of dollars. With more people working longer and returning to work after retiring, it's more important to understand how working could impact a benefit amount. Changes in claiming strategies caused by the Bipartisan Budget Act of 2015 are discussed.	10   20 minutes
<b>Income Taxation and Social Security Benefits</b>	Learn how blending withdrawals from IRA, Roth IRA, Non-Qualified accounts and Social Security can reduce taxes and increase portfolio longevity and estate values.	15   30 minutes
<b>Integration of Social Security Claiming Strategies with Retirement Income Planning</b>	Reviewing case studies that deal with planning opportunities that integrate the concepts covered. Discussion will center on high, middle and lower income clients and the issues that are faced in structuring a retirement income plan. Roth conversions, funding delayed SS claiming and maximizing Social Security benefits are reviewed.	10   20 minutes

# WHAT OTHER ATTENDEES ARE SAYING



Good material. Social security delay is valuable info in retirement planning.

This was excellent...I will look for more tax planning in retirement.

Presenter was very knowledgeable – I am a retired Social Security manager so my standard is high!

Presenter did a good job of boiling down complex info into essential points.

New and great ideas regarding tax treatment and calculations.

Speaker was very knowledgeable and had good presentation style.

Loved the scenarios throughout – kept me engaged in the content.

Good, explanatory slides. I talk to my clients about this, but I should utilize examples like this.



# WHAT IS NEEDED

**Required Equipment** Screen — At least 8x10'

Projector

HDMI Cable

Lavaliere microphone if audience is greater than 30

**Fees** \$10,000 per day of speaking

Maximum of two hours speaking per day

Host pays all travel-related expenses arranged by Covisum, including airfare, hotel and transportation.

**Notes**

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# INFORMATION FOR US

**Event Date** \_\_\_\_\_

**Speaking Time** \_\_\_\_\_

**Requested Arrival to  
Event Time** \_\_\_\_\_

**Location** \_\_\_\_\_

Location Name

Address

City, State, Zip

**Event Coordinator  
Contact Information** \_\_\_\_\_

Name

Email

Phone

**Approximate Attendee  
Count** \_\_\_\_\_

**Requested Continuing  
Education Credit** CFP®  CPE

*If you are submitting for other CE credit, contact Jackie Kleckner [jkleckner@covisum.com](mailto:jkleckner@covisum.com) for the course description and timed outline.*

**Are you requesting a 1  
or 2 hour presentation?** 1 hr  2 hr

**Will there be other  
guest speakers?** YES  NO

*If yes, please provide a list of whom.*

**Billing Address** \_\_\_\_\_  
*(for travel related expenses)*

Name

Address

City, State, Zip

# SPEAKER TERMS AND CONDITIONS

The speaking fee is \$10,000 plus all travel-related expenses. One-half of the speaking fee is required to confirm the speaking date and is to be returned with the signed agreement. The balance of the speaking fee is due the day of the speaking engagement.

Host agrees that if the balance of the speaking fee is not received at the time of speaking presentation, the Presenter reserves the right not to perform, and Host agrees to reimburse the cost of airfare and lodging for the duration of the stay. Host agrees that, in the event of cancellation of the speaking performance by Host at least 90 days prior to the event, 100% of the fees relating to this booking will be refundable. If cancellation occurs greater than 30 days prior to the event, 50% of the fees will be refundable. Cancellations 30 days or less from the date of the event are non-refundable. If Presenter cancels due to illness or unforeseen emergency, deposit shall be refunded to Host.

Host may videotape this presentation and share the videotaped presentation with Host's producers in its sole discretion; provided, however, that any use of the videotaped presentation must be behind a login screen and contain the disclaimer "For advisor use only. Not intended for general distribution" along with the copyright notice "© Covisum, LLC" This right may be revoked by Presenter at any time, with 30 days' written notice. No other rights are provided or waived. In consideration of presenter offering these rights, Host will provide Presenter, at no charge to Presenter, a digital copy of the video recording(s) of this presentation if and only if recording(s) are made.

Except for as expressly stated herein, no image of Presenter or Presenter's intellectual property may be used without the express prior written consent of presenter.

The presentation to be performed will be done in a professional and competent manner. Presenter makes no guarantees and takes no responsibility for the individual results that Host or its producers produce in connection with the presentation. Host hereby agrees to indemnify, defend and hold harmless Presenter, and its managers, officers and employees from and against any and all losses, claims, damages, liabilities, fines, penalties, actions, costs and expenses of whatever nature, including, without limitation, any third-party claims (collectively "Loss"), to the extent that the Loss arises out of or is related to the presentation.

**Signature** \_\_\_\_\_

**Printed Name** \_\_\_\_\_

**Title** \_\_\_\_\_

**Company Name** \_\_\_\_\_

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