

PLANNING FOR CHANGE


2022



SENIOR LIVING FOUNDATION
OF THE AMERICAN FOREIGN SERVICE

TUESDAY, SEPTEMBER 20, 2022
1:00PM – 6:00PM ET

Marriott Marquis
901 Massachusetts Ave NW Washington, DC
Cherry Blossom Room



"SLF has been a
valuable source of
information and
support."

SLF GRANT RECIPIENT

PLANNING FOR CHANGE

TOPICS & SCHEDULE

SESSION 1:

1:00PM - 1:15PM

Welcoming Remarks

Speakers: Kyle Longton, *Deputy Director, Senior Living Foundation*
The Honorable Marc Grossman, *Board Chairman, Senior Living Foundation*

1:15PM - 2:00PM

Difficult Conversations: Family Discussions on
Finances and Planning

Speaker: Greg Klingler, CFP, ChFEBC, CFPA, *Chief Operating Officer & VP, Wealth Management, Government Employee's Benefit Association*

Discussing finances as we age is not an easy conversation, but it is necessary. Families are not always aware of aging relatives' assets, insurance, and plans, and they may have much to navigate when a need arises. Learn from a Certified Financial Planner and an expert in federal benefits about how to have conversations with loved ones about their financial position and their plans for the future.

2:00PM - 2:45PM

Changing Plans: Evolution and New Options in the
Long-Term Care Market

Speaker: Linda Tsironis Caruthers, CSA, LTCP, *President, Long-Term Care Consultants, Inc.*

Since emerging in the latter part of the 20th Century, long-term care (LTC) insurance has gone through a lot of changes. Coverage has changed, and there are new options to meet the needs of almost anyone at any age. Join us for an overview of the options now available. Learn about traditional, hybrid, and other LTC plans from a designated long-term care professional.

◆ ————— ◆ 15 MINUTE BREAK ◆ ————— ◆

PLANNING FOR CHANGE

TOPICS & SCHEDULE

SESSION 2:

3:00PM - 4:00PM

Estate Planning

Speaker: Jennifer O. Schiffer, *Shareholder, Bean, Kinney & Korman*

Join us for an important discussion on important legal documents, tax considerations, and more.

4:00PM - 4:45PM

Retiree Resources and State Department Updates

Speakers: Edward Capers, Jr., *Director, Office of Retirement, Department of State* and Leon Lowder, *Deputy Director, Office of Retirement, Department of State*

Get answers to frequently asked questions and learn about resources available to retirees from the experts.

◆ ————— ◆ **15 MINUTE BREAK** ◆ ————— ◆

SESSION 3:

5:00PM - 5:45PM

Confusion and Costs in Homecare

Speakers: Kate Aubert, MSW, *SLF Social Worker Consultant* and Darla Clinedinst RN, BSN, *Manager, Clinical Health Services, Aetna*

Join us for a session to decipher what your insurance does and doesn't cover when it comes to homecare. Learn ways to review and choose a home care agency and what to expect when the monthly bill arrives.

5:45PM - 6:00PM

Closing Remarks

Speaker: Paula S. Jakub, RHU, *Executive Director, Senior Living Foundation*

SPEAKERS



THE HONORABLE MARC GROSSMAN

Ambassador Marc Grossman is Vice Chairman of The Cohen Group, a position he held between 2005 and 2011, and since 2013. Between 2011 and 2013, he served as Special Representative for Afghanistan and Pakistan. Ambassador Grossman's dedication to public service is demonstrated by his nearly 30-year career in the Foreign Service, beginning with his first assignment as a Junior Officer in Pakistan, where he served from 1977-1979, and ending as the Department's third ranking official, Under Secretary of State for Political Affairs, a position he held from 2001-2005.

He previously served as the Director General of the Foreign Service and Director of Human Resources from 2000 to 2001. At the direction of the Secretary of State, he revamped the State Department's human resource strategies, including the Department's strategies for training, assigning, and retaining personnel, both at home and abroad.

As Assistant Secretary of State for European Affairs from 1997 to 2000, Ambassador Grossman was responsible for over 4,000 State Department employees posted in 50 sites abroad with a program budget of \$1.2 billion. He played a lead role in orchestrating NATO's 50th anniversary Summit in Washington in 1999 and helped direct U.S. participation in NATO's military campaign in Kosovo that same year.

He was U.S. Ambassador to Turkey from 1994 to 1997. In Turkey, he promoted security cooperation, human rights, democracy, and a vibrant U.S.-Turkish economic relationship. He had previously served as the embassy's Deputy Chief of Mission from 1989 to 1992.

As the Executive Secretary of the State Department and Special Assistant to the Secretary of State from 1993 to 1994, he managed operations for the senior State Department leadership. He also served as the Deputy Director of the Private Office of Lord Carrington, the NATO Secretary-General, from 1983 to 1986. A native of Los Angeles, California, he graduated from the University of California, Santa Barbara and later received an M.Sc. in International Relations from the London School of Economics and Political Science. As a result of his outstanding service to his country, he is the recipient of numerous honors and awards. He attained the Foreign Service's highest rank in 2004 when the President appointed him to the rank of Career Ambassador; he received the Secretary of State's Distinguished Service Award the following year. He serves on the Board of Directors/Trustees of a number of non-profit and educational institutions.

SPEAKERS



PAULA S. JAKUB, RHU

Mrs. Paula Jakub is Chief Executive Officer and Executive Vice President of the American Foreign Service Protective Association (AFSPA). In that capacity she provides strategic leadership that facilitates the development and enhancement of various insurance and specialty programs offered by the Association. The Association administers the Foreign Service Benefit Plan with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. She is also the Executive Director of the Senior Living Foundation (SLF) of the American Foreign Service, where she provides proactive management to the vital organization solely devoted to helping elderly Foreign Service retirees and widows. In this critical leadership role, she oversees the grant/support functions and key activities that are vital to the continued success of the Foundation. Mrs. Jakub attended Creighton University in Omaha, Nebraska. She has over 37 years of extensive background in the insurance field, having received her underwriting certification from American College. Mrs. Jakub is a Registered Health Underwriter, as designated by the National Association of Health Underwriters. She is formally recognized as a Subject Matter Expert in Federal Health Benefits by the Foreign Service Institute, where she serves on the adjunct faculty. She serves on the Board of the Association of Federal Health Organizations.



KYLE LONGTON, CAE, REBC

Kyle Longton serves as the Chief Operating Officer of the American Foreign Service Protective Association (AFSPA). He oversees all daily operations for the Foreign Service Benefit Plan, AFSPA's health plan administered under contract with the United States Office of Personnel Management. The plan provides coverage to more than 90,000 members around the world and processes claims exceeding \$300 million each year. In addition, Kyle provides executive management of Ancillary Insurance Programs, offering dental, life, disability, and critical illness coverage to AFSPA's members.

Kyle also serves as the Deputy Director of the Senior Living Foundation (SLF) of the American Foreign Service. In this role, he facilitates educational opportunities and manages more than \$600,000 each year in grants to elderly members of the Foreign Service community with demonstrated needs. Kyle holds a Bachelor of Arts degree in International Studies from Centre College of Kentucky and a Master of International Affairs degree from the George Washington University. He is a Certified Association Executive (CAE) as designated by the American Society of Association Executives (ASAE) and a Registered Employee Benefits Consultant (REBC), as designated by the National Association of Health Underwriters (NAHU).

SPEAKERS



GREG KLINGLER, CFP®, ChFEBC, CFPA

Greg joined Government Employees Benefit Association (GEBA) in 2010. He began with GEBA as the Director of Products and Member Services. He has since transitioned to focusing solely on Wealth Management. Greg has been advising State and federal employees since 2003 and assisting them in maximizing their retirement plans. He has been in a management role since 2005, holding a number of titles including Mentor, Branch Manager, Compliance Officer, and Director. He specializes in retirement planning using pensions, survivor pensions, employer sponsored insurance, and retirement plans as well as portfolio analysis, estate planning, and college planning. Greg has been featured on Federal News Radio, WBFF, WBAL, and Maryland Public Television to discuss varying financial topics. Greg has also authored and contributed to articles for Federal Soup, FedSmith, Forbes, Barron's, and Kiplinger. Greg is married and has two beautiful daughters. He lives in Anne Arundel County, Maryland.



LINDA TSIRONIS CARUTHERS, CSA, LTCP

Linda Tsironis Caruthers, CSA, LTCP is the founder and CEO of Long-Term Care Consultants, Inc., a dedicated long-term care insurance agency providing long-term care planning and caregiver support resources to individuals and employer groups. She has specialized in long-term care insurance since 2000 and earned the Long-Term Care Professional (LTCP) designation from America's Health Insurance Plans (AHIP) in 2005 and the Certified Senior Advisor (CSA) designation from the Society of Certified Senior Advisors in 2006.

Linda is a published author of several articles that have appeared in Health Care Reform Magazine focused on long-term care and was a cited expert on long-term care in an article in Virginia Business Magazine, Business Trends: Healthcare, An Industry Makeover, Genworth Financial. She is certified through the Commonwealth of Virginia to teach Virginia Long-Term Care Insurance Partnership Certification Continuing Education Classes and conducts personal educational meetings with individuals and employer groups. She also teaches long-term care insurance classes for the Adult Education Division of Chesterfield County Public School System, Lifelong Learning Institute in Chesterfield and Osher Lifelong Learning Institute at the University of Richmond. In addition, Linda is a past member of the Board of Directors of the Central Virginia Association for Health Underwriters, a local chapter of the National Association of Health Underwriters. She is the sought-after specialist that educates clients on the advantages of long-term care, tailors it to fit individual needs and shops solutions to get the best possible value for clients.

SPEAKERS



EDWARD CAPERS, JR.

Mr. Edward Capers Jr. is currently the Director of the Office of Retirement, Bureau of Global Talent Management (GTM/RET) and has served in this capacity since July 2021. Edward previously served as the Deputy Director of the Office of Retirement from June 2010 through June 2021. He was awarded the Certificate of Heroism from Diplomatic Security in 2019. Edward's professional experience includes serving as a Branch/Section Chief/Retirement Counselor/Benefits Analyst from April 2003 through June 2010 with the Administrative Office of the U.S. Courts and the Supreme Court of the United States. Also, he served as a Senior Human Resources Specialist/Advisor from October 1995 through April 2003, with the Defense Civilian Personnel Management Service.

Edward served in the United States Marine Corps from August 1981 until his honorable medical discharge in September 1989. For his courageous action while serving his nation, he received the Lieutenant General Certificate of Heroism and special recognition from the Stafford, Virginia County Board of Supervisors for his efforts to save both lives and property. Mr. Capers holds a B.S. in Computer Information Systems, and a M.S. in Information Systems as well as a Certificate of Executive Leadership from the Maxwell School of Citizenship and Public Affairs at Syracuse University. He is married with three adult children.



LEON C. LOWDER, III

Leon C. Lowder, III is a 20-year veteran of the Foreign Service and currently serves as the Deputy Director of the Office of Retirement. His previous diplomatic assignments were in Bulgaria, Poland, Latvia, Germany, Kosovo, and Belarus. Before joining the U.S. Foreign Service, Leon was the Chief Financial Manager of the Albanian-American Enterprise Fund in New York, and before that, an auditor at Giorgio Armani USA. Mr. Lowder has two master's degrees, one from the New School for Social Research and one from Columbia University in New York and two bachelor's degrees from the University of North Carolina at Chapel Hill.

He is the recipient of numerous honor and performance awards from the Department of State. He speaks Bulgarian, Polish, Russian, and German. In his spare time, he and his spouse enjoy cycling, opera, cinema, and literature. He calls New York City home.

SPEAKERS



JENNIFER O. SCHIFFER

Jennifer Schiffer is a shareholder of Bean, Kinney & Korman. Jennifer represents various businesses and their owners in matters relating to business counseling and entity formation, purchase and sale of company stock or assets, business contracts, shareholder or membership agreements, disclosure agreements, commercial real estate, commercial property, and leasing transactions. Jennifer is also well-versed in business succession planning, estate planning, and estate administration.

Jennifer's clients range from individuals to a wide array of business entities, including restaurants, medical practices, retailers, builders, limited liability companies, and professional service providers, such as accountants and financial planners. Jennifer is well attuned to the needs of her clients, and her broad experience in representing individuals and a variety of businesses helps her anticipate and address the legal issues affecting them.

Jennifer is a graduate of Vanderbilt University where she earned a B.A. in Economics and her J.D.



KATE AUBERT, MSW

Ms. Kate Aubert became a consultant to the Senior Living Foundation (SLF) in August 2003. She received an MSW from Columbia University's School of Social Work, with additional graduate study in gerontology at George Mason University. Before joining SLF, she worked at a subsidized housing project in Fairfax County for low-income seniors and younger disabled residents.

She accompanied her Foreign Service Officer husband, now retired, to Haiti, Finland, Brussels, Paris, and Morocco. Overseas, she worked in consular, personnel, and administrative sections as well as serving as the Community Liaison Officer in Paris.

SPEAKERS



DARLA CLINEDINST RN, BSN

Darla L. Clinedinst is the Clinical Manager at Aetna focused on Federal Fee For Service Programs, including the Foreign Service Benefit Plan. She is a registered nurse with over 33 plus years nursing experience in the areas of Pediatrics, Orthopedics, Neurology and Surgery.

She joined Aetna in 2009 as a Case Manager. Since that time, Darla has expanded her skills to include Utilization Management and took on increasing levels of responsibility in the teams including serving as a Team Lead and Supervisor, prior to her current role as the Clinical Manager.



“I have been able to avoid going to the grocery store during this uncertain COVID situation, which has been a big help to me and is much safer. Thanks again helping me like this. I really appreciate it!”

SLF GRANT RECIPIENT

"What a relief to have a team of professionals helping me."

SLF GRANT RECIPIENT



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Our Mission

The mission of the Senior Living Foundation of the American Foreign Service is to provide support to retired Foreign Service personnel and their spouses (including surviving and divorced spouses) and, on the basis of need, to defray the cost of home health care services, senior housing, long term care, or other senior services that contribute to the health and security of the retired Foreign Service family.



SENIOR LIVING FOUNDATION
OF THE AMERICAN FOREIGN SERVICE

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