

Influential Women Features Laura Sturm NSSA® IRMAA CP™: Founder And Independent Broker Of Senior Educational Advocates

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/EINPresswire.com/ -- Helping Clients Navigate
Complex Healthcare and Retirement Decisions
Through Faith, Education, and Personalized
Guidance

Houston, Texas — Laura Sturm, NSSA® IRMAA CP™, is the Founder, Independent Broker and Agent of Senior Educational Advocates, a firm dedicated to educating seniors about Medicare options and retirement wealth strategies. Through her work, Laura has built a career around a simple but powerful mission: helping people understand their choices so they can make informed decisions about their healthcare and financial futures.

Rather than focusing simply on selling products, Laura believes clients deserve education, guidance, and protection. Her approach centers on ensuring that individuals understand their available options and feel confident about the decisions they make for retirement.

Laura's path into the industry was shaped by a deeply personal experience. She witnessed her husband's parents lose their financial security because of decisions they did not fully understand. That experience stayed with her and ultimately influenced her desire to help others avoid similar circumstances.

For more than 20 years, Laura has developed her expertise in areas where she believes people are often underserved or misinformed. Guided strongly by her faith, she initially began by helping members of her own family before expanding her work professionally. She became a



National Social Security Advisor, helping clients—particularly teachers—better understand and preserve their Social Security benefits. She later earned her IRMAA certification, giving her specialized knowledge to assist high earners in navigating complex Medicare rules and potentially avoiding unnecessary costs.

Today, through Senior Educational Advocates, Laura brings these areas of expertise together through what she describes as a comprehensive, tri-level protection approach to retirement planning. Her work integrates Medicare guidance, financial strategies, and spiritual advisement, providing clients with a broader perspective as they prepare for and navigate retirement.

Laura regularly hosts seminars and educational events and collaborates with a trusted network of financial and spiritual advisors across multiple cities. Her business is largely referral-based, reflecting the relationships and trust she has built with the people she serves. She does not charge clients directly for her services; instead, she is compensated by the insurance providers she represents, allowing her to focus her efforts on education, awareness, and helping clients pursue long-term financial security.

Laura attributes her success to entrepreneurship and her trust in God. She believes she is running her own race and does not need to measure herself against the accomplishments or accolades of others.

For Laura, God is her lighthouse. She believes that when people allow Him to work in their lives, they can find prosperity, purpose, and good health.

Her entrepreneurial journey represents a significant step of faith. In 2006, Laura sat by a pond with her twin boys and her husband and made the decision that she was going to change what she was doing. She did not have all the experience or certainty that might traditionally be expected before making such a significant career decision. Instead, she chose to move forward in faith.

There were people who told her not to do it, but Laura remained committed to taking the next step. She believed she would become equipped with everything she needed to succeed and was determined to give the opportunity her best.

That philosophy has remained central to her life. From the time she graduated from college through her professional career, Laura has consistently sought to give her best effort. While she experienced success in various endeavors, she says she did not find genuine fulfillment until she discovered the work she does today. Now, Laura is focused on reaching as many people as possible and educating them about changes that can impact their retirement.

The best career advice Laura has received can be summed up in three words: stay in your lane.

She believes people can sometimes become distracted when they encounter an obstacle or

become dissatisfied with a particular situation. The temptation may be to jump into something else without first considering whether the current path is actually where they are meant to be.

For Laura, staying in her lane means staying focused, running her own race, and avoiding comparisons with other people.

Earlier in her career, she describes herself as being “all over the map,” trying different things because she was searching for her purpose. Once she discovered that purpose, however, she realized the importance of remaining focused on the work she believes she was called to do. Her message is straightforward: find your purpose, stay in your lane, and do not try to run somebody else’s race.

Laura strongly encourages women entering her industry to prioritize preparation and education. She believes women should not rely solely on a spouse for financial or retirement knowledge. Women are living longer than men, and I always say it’s better to be prepared for a life-changing event and not have it happen than to have a life-changing event and not be prepared. I lost my spouse unexpectedly two years ago. I took him to a doctor on a Tuesday afternoon and 20 days later he was gone to be with the Lord. So having a plan and having continually updated education of changes that can impact you financially as you are now on a new journey is vitally important. I stress to women that everyone is going to have a “Mandatory Expense” in retirement if they would like to collect their Social Security benefit, resulting in erosion of net income. This is where we step in as Senior Educational Advocates. She encourages women to develop their own awareness and education so they are prepared for the future regardless of what circumstances may arise. We talk about “Faith in Finance For Women” in lunch and learns, seminars, and neighborhood gatherings at selected homes.

For Laura, women are incredibly strong and capable. She encourages women who have goals, passions, and a vision to pursue them rather than allowing someone else to dictate what they should do.

Her faith is also central to this philosophy. Laura believes everything in life is a gift—from the moment someone wakes up in the morning to the people they encounter throughout the day. She encourages women to recognize those opportunities and pursue their passions with confidence.

“If you have goals and passions and you have a vision,” is the essence of Laura’s message, “go after it.”

At the same time, she emphasizes that people should not rely on someone else to fulfill their dreams. Whether that person is a man, a woman, or anyone else, Laura believes individuals must take ownership of their own aspirations.

As her business continues to grow primarily through referrals, Laura identifies time management

as one of her biggest challenges. She gives everything she has to her clients and sometimes struggles to find enough time to reach everyone who needs her assistance. Her referral-based business can bring calls from people she has never met, requiring her to quickly understand who they are, where they are located, and how she can help them.

As Laura manages her growing organization, she also emphasizes the importance of integrity among everyone affiliated with her work. While she does not believe in micromanaging—preferring to allow people to do their jobs—she wants everyone on her team to demonstrate what she describes as “godly integrity.”

She also places an unusually strong emphasis on listening. Laura jokingly says she wants her team members to have “big dumb ears,” meaning she wants them to spend less time talking and more time listening carefully to the concerns of clients.

Loving kindness, compassion, and transparency are among the most important values Laura brings to her professional and personal life.

She believes people should treat others with compassion and be honest about who they are rather than feeling pressured to impress others or prove that they are “everything.” In her view, no individual is everything; everyone is a piece of a larger puzzle and must learn how to work effectively with others.

Laura encourages people to remain authentic rather than attempting to become someone else. She believes that with faith, trust, collaboration, and a clear sense of purpose, people can discover the path that is right for them.

Inspiration from others can certainly be valuable, she acknowledges, but admiration should not replace personal purpose. People should look at what others accomplish, appreciate their achievements, and then take time to identify their own passions and goals.

Laura believes that when someone continually struggles to make something work, it may be an indication that the path is not their calling. Finding the right purpose can bring clarity that effort alone cannot provide.

Above all, she encourages people to listen—to their clients, to the people around them, and to the opportunities placed in front of them. She believes there is always a “nugget” of wisdom to discover and that there is often a reason why a particular person or opportunity appears at a particular moment.

Through Senior Educational Advocates, Laura Sturm continues to build her legacy around education, faith, service, and empowerment. Her goal remains not simply to help people select retirement products, but to educate them about the decisions that can shape their healthcare and financial futures. One question remains for most retirees, highlighting the confusion that

still surrounds critical retirement income decisions. Questions reflect growing concerns about Medicare's income related monthly adjustment amount (IRMAA) surcharges, coordination of Social Security claims, survivor benefits strategies, delayed retirement credits, and the ongoing ripple effects of recent legislative and operational changes affecting retirement planning. By combining specialized Medicare knowledge, retirement strategies, relationship-driven guidance, and a deeply personal commitment to faith and purpose, Laura continues to help clients approach retirement with greater awareness, confidence, and preparation.

Learn More about Laura Sturm:

Through her Influential Women profile, <https://influentialwomen.com/connect/laura-sturm> or through her profiles on Senior Educational Advocates, <https://www.senioreducationaladvocates.com/index.html#about> & <https://seainfo.org/meet-the-team/>

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