



**Knowledge is power** . . . Below is a sample of the educational financial planning presentations we offer. We're available to present, either on-site or remotely, to your team, office staff, study group or centers of influence.

## Term Insurance: Details That Matter



**Many people make the mistake of purchasing term insurance based solely on the lowest price.** Not all term insurance is the same. Just as with other purchases it may benefit your clients to pay a little more for a quality product. We examine product features and details that can impact the flexibility and future options available when designing term insurance protection. We discuss unique benefits and design options as well as the best way to shop for term insurance.

*Attendees will receive greater insight on the term selection process, Key Questions™ and Tools to help you serve your client protection needs.*

## Disability Insights



Disability insurance is often overlooked or misunderstood. **For many of us our #1 asset is our ability to work and earn an income, yet too many are grossly under or uninsured.** We address common misperceptions and claim statistics surrounding disability insurance. We dig into the details of designing a disability policy to include some of the unique riders and features used in creating a more comprehensive plan. We discuss the weakness of many group plans and share key questions to help you discuss disability insurance with your clients. We also review disability options for business owners, to help you protect their business and their family.

*Attendees will receive a copy of our Disability Resource Kit.*

## The Importance of a Business Continuity Plan



For a financial advisor, working with business owners adds another level of complexity in planning. **You can be instrumental in helping a business owner plan the future of their business.** We examine the different ways a buy-sell plan can be designed. We address the key points to discuss and pitfalls to avoid. Most importantly, we arm you with the right questions to be asking your business owner clients.

*Attendees will receive our Business Owner Kit, including several diagnostic tools to utilize with business owners and our Questions Are the Key™ resource.*



## Thinking Strategically About Annuity Income



Retirement planning is rapidly evolving. The conventional wisdom for creating retirement income is increasingly difficult in today's economic environment. **The number one fear for most retirees is running out of money.** We discuss how, why and where an annuity might be added to a portfolio to create a predictable stream of income. This presentation includes an analysis of new ways to consider annuity options, a review of the scientific case for annuity income, along with 8 real-world "case studies" illustrating the power of deferred and immediate annuity solutions.

***Attendees will receive our Annuity Selection Questionnaire and Roadmap, as useful tools to easily determine if, and which type of, an annuity should be considered for guaranteed income planning.***

## Alternative Solutions to Long Term Care Insurance



**A leading disruption to a smooth retirement is the need for long-term care (LTC).** The risks and consequences of a LTC event are significant. Many advisors and their clients are concerned about traditional LTC insurance historical and unpredictable price increases, along with the possibility that premiums will be paid without the need for care. Fortunately, there are new ways to insure for LTC. This presentation will define LTC and provide positioning for a comfortable

client conversation. We examine modern insurance options, differentiating them with traditional LTC insurance. We'll arm you with critical client questions to help determine which options make sense to explore.

***Attendees will receive a long-term care pricing comparison that includes traditional LTCi, LTC hybrids and life insurance solutions offering LTC and Chronic Illness Riders.***

## Estate Planning Uses of Life Insurance



**Few clients have exposure to estate taxes with today's high federal estate tax laws, but estate planning isn't just about tax planning.** Life insurance is valuable, even when there's no tax to pay. We examine several financial applications for life insurance, and discuss where it makes sense. We discuss how the economics of life insurance can best achieve an estate planning goal. Through a series of eight client case studies, we illustrate how using life insurance can create positive outcomes for a range of situations.

For other resources available please visit the Advisor Resource Center on our website at [www.intinsconsulting.com](http://www.intinsconsulting.com).

Robert M. Barnes, CLU, ChFC, CWPP™, President | Ph 708.307.2577 | [rob@intinsconsulting.com](mailto:rob@intinsconsulting.com)

**INTEGRATED  
INSURANCE  
CONSULTING**