

# Integrated Insurance Consulting, LLC

Assist – Consult – Partner



**CFP® CE Registered Courses** . . . Below is a sample of the educational presentations we offer. We're available to present to your team, firm, study group and clients.

Launch the following link to learn more about [The IIC Difference](#).

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## 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.**

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## Alternative Solutions to LTCi: Protecting Your Clients' Wealth From LTC Expenses



**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 care. 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 arm you with Key Questions™ to help determine which options make sense to explore.

**Attendees will receive our LTC Hybrid Kit with advisor and consumer friendly educational tools, as well as a LTC Pricing comparison for the options discussed.**

**Ask us about our client seminar titled [Long-Term Care Planning: Concerns & Solutions](#).**

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## 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 which includes our Integrated Insights™ on Disability Review as well as our DI Prescreen and Design Questionnaire.**

**INTEGRATED  
INSURANCE  
CONSULTING**

## Rethinking Retirement Income: Thinking Strategically About Annuity Income



**The #1 fear for many is running out of money.** Retirement planning is increasingly complicated in a low interest rate environment. Conventional wisdom makes creating retirement income harder to deliver. We explore real life case stories of when and how an annuity provided The Right Fit™ solution for the client. We will discuss the following types of annuity products: immediate, longevity and indexed with income riders.

**Attendees will receive our Annuity Toolkit which includes resources and research articles to help you determine if/when an annuity makes sense for your client.**

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## 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 with Key Questions™ and several diagnostic tools to utilize with business owners.**

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## Life Insurance Planning for High Net-Worth Clients



Life insurance is a financial tool used for many different reasons. High-Net Worth clients will use it to provide liquidity to pay estate taxes, pass on a family business and equalize their estate among their heirs. It is a tax advantaged product allowing tax deferral and tax-free benefits during life and at death. This program looks at the different situations where life insurance could be part of the legacy plan. We use case studies and provide unique insight to the value of life. Learn why life insurance is the new Stretch IRA along with advanced concepts like split dollar and premium financing.

**Attendees will receive several advanced planning articles discussing the 5 levels of Estate Planning.**

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