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.

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.

Top Life Insurance Planning Mistakes & Best Practices

This presentation addresses common mistakes made in life insurance planning with emphasis on how to identify, avoid and improve them. We address commonly seen beneficiary and ownership mishaps and discuss important issues to be aware of when planning for business owners and high-net worth clients.

Our goal is to provide advisors with greater insight to the do's & don'ts of insurance planning to help them better serve their client protection needs.

Attendees will receive a list of common mistakes and best practices along with resource guides addressing ownership/beneficiary arrangements and policy changes.

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.

Robert M. Barnes, CLU, ChFC, President | Ph 708.307.2577 | rob@intinsconsulting.com

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.

Anatomy of an Annuity

This presentation analyzes different fixed annuity products available in today's marketplace. We discuss the litany of acronyms and make sure you understand how each annuity chassis works. We explain the various indexing options and uncover actual historical returns.

Attendees will gain a better understanding of how annuities really work as we dissect annuity ledgers. We provide you with key design questions to help you decide if and which annuity can enhance the goals of your client.

Attendees will receive resources on annuity terminology and choices along with ownership and beneficiary guides.

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.

For other resources available please visit our website at www.intinsconsulting.com.

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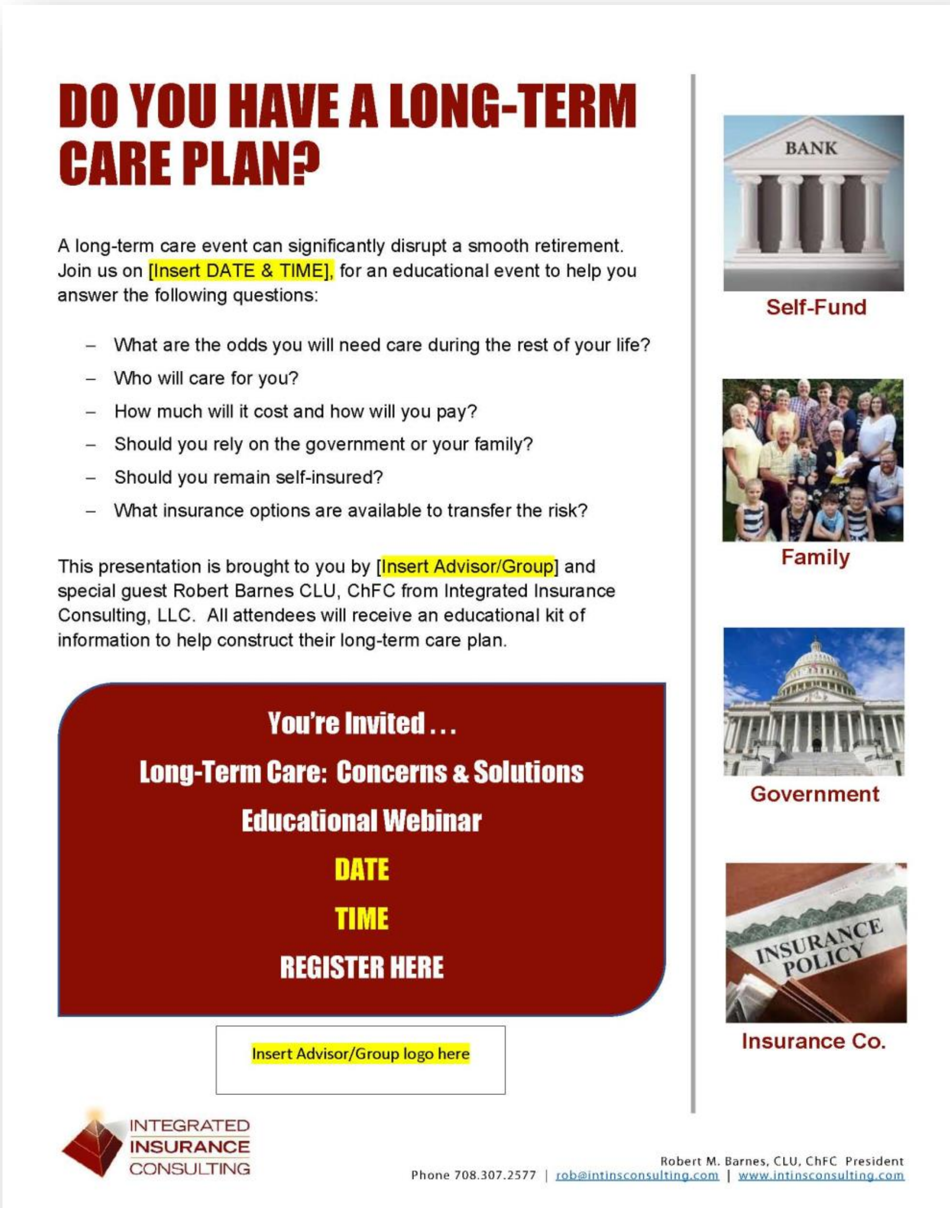
INTEGRATED INSURANCE CONSULTING

Long-Term Care: Client Concerns & Solutions

A long-term care event can significantly disrupt a smooth retirement. This educational event addresses the risks, odds, and costs of needing care today. We highlight important discussion questions to have with a client to formulate their plan for care. We explore the long-term care insurance options available today while addressing the pros and cons of each to help narrow down the best option for them to consider.

Attendees will receive advisor and consumer friendly educational tools as well as a LTC Pricing comparison for the options discussed.

IIC can help you educate your clients regarding long-term care. We offer a LIVE presentation with Q&A time, or we can provide you with a recording to share with your clients. Our invitation to the LIVE Client Seminar is below.



DO YOU HAVE A LONG-TERM CARE PLAN?

A long-term care event can significantly disrupt a smooth retirement. Join us on [Insert DATE & TIME], for an educational event to help you answer the following questions:

- What are the odds you will need care during the rest of your life?
- Who will care for you?
- How much will it cost and how will you pay?
- Should you rely on the government or your family?
- Should you remain self-insured?
- What insurance options are available to transfer the risk?

This presentation is brought to you by [Insert Advisor/Group] and special guest Robert Barnes CLU, ChFC from Integrated Insurance Consulting, LLC. All attendees will receive an educational kit of information to help construct their long-term care plan.

You're Invited . . .

Long-Term Care: Concerns & Solutions

Educational Webinar

DATE

TIME

REGISTER HERE

Insert Advisor/Group logo here

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Robert M. Barnes, CLU, ChFC President
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