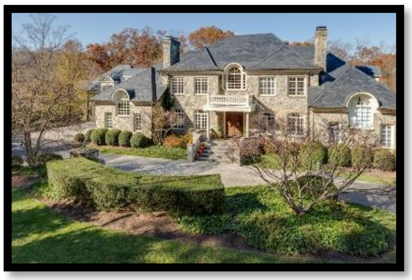
Integrated Insurance Consulting, LLC

Assist – Consult – Partner

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

Launch the following link to learn more about IIC Difference.

Life Insurance Planning for High Net-Worth Clients



Estate planning and estate tax planning require different thinking. Estate planning specialists will tell you there are two estate tax systems: one for the informed and one for the uninformed. The less you do, the more the IRS takes!

Life insurance provides leverage, liquidity and tax advantages, adding flexibility to the plan. This presentation uses case studies to show when, where and why life insurance is a valuable tool in estate tax planning. Learn about the Roth Conversion alternative and why experts are calling life insurance the new Stretch IRA.

Attendees will receive our HNW Planning Kit, which includes client educational resources.

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.

LTC Planning: What Advisors Need to Know

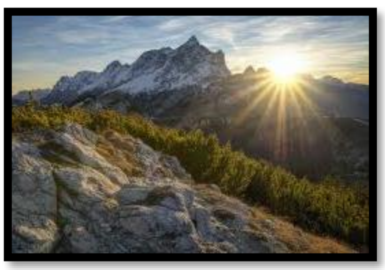
This presentation reviews the array of LTCi insurance products available today and how to find the Right Fit™ plan for your clients. We identify which products are best suited for "protection" or "probability" thinking. We provide Key Questions™ to improve your client LTC conversations.

We provide an update on the States intending to implement a LTCi payroll tax and supply resources to have a discussion with your high-income earning clients. We identify reasons why HNW clients purchase LTC coverage even when they can self-insure.

Attendees will improve their product knowledge and better understand how different LTCi options can enhance a client's retirement plan. We will preview our client educational portal, helping you leverage your time to educate your clients and associates.

Attendees will receive our LTCi price grid and link to our client education portal offering a collection of articles and videos to help decide if or which LTCi product should be considered.

Annuity Myths & Today's Reality



We debunk common annuity myths using case studies and insights to today's array of products. We provide Key Questions™ to help decide if or which type of annuity may be right for your client. We add perspective proving the answer is not "always or never own an annuity", but rather "which client situation and which annuity".

We look at annuities through a "probability" and "protection" perspective. We study the usage of QLAC, SPIA, MYGA and indexed annuities to help advisors better understand when to consider them in the planning process. We explain how mortality credits work and why they are key to understanding income annuities.

Attendees will receive our Annuity Kit, featuring Integrated Insights™, ownership & beneficiary guides, and other resources to enhance your understanding of annuities.

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.

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 by Design

This presentation delivers a brief history of life insurance and explains how each chassis works. We discuss how life insurance is priced and provide Key Questions™ to use when designing life insurance for your clients.

Attendees will gain insight and better understand why The Life Insurance Conversation™ is different than any other insurance conversation. We provide insight on how the industry has evolved and clarity on how the different life insurance options available today work. Advisors will gain a better understanding of why and how life insurance is an important part of the financial foundation for many clients.

Attendees will receive articles & resources to have better Life Insurance Conversations™ with their clients.