Integrated Insurance Consulting, LLC

Assist – Consult – Partner

CFP® CE Registered Courses available to present to your firm or study group. We also offer consumer friendly presentations. 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 serve your client protection needs.

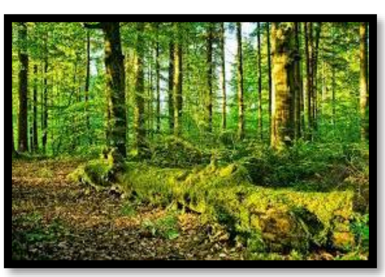
Top Life Insurance Planning Mistakes & Best Practices

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.

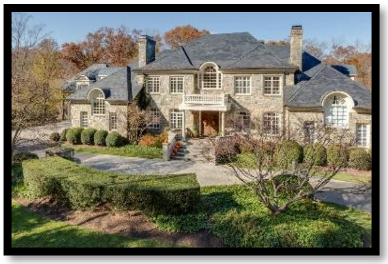
Attendees will gain insight and better understand why The Life Insurance Conversation™ is different than any other insurance conversation. We provide insight on how the industry has evolved and clarity on how the different life insurance options available today work. Advisors will gain a better understanding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

INTEGRATED INSURANCE CONSULTING

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

Life Insurance Planning for High Net-Worth Clients



Life insurance is a financial tool used for many different reasons. High-Net Worth clients 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 insurance. Learn why life insurance is the new Stretch IRA along with advanced concepts like split-dollar and premium financing.

Attendees will receive client and advisor resources discussing estate planning techniques and the use of ILIT's

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.

Annuities in Action: Case Studies & Stories

We bring annuity planning to life by sharing real client stories with actual results. We go beyond the basics to show when, where, and why annuities were the right solution to help clients achieve specific financial goals.

Today's annuity designs and products can be used to protect principal, guarantee income, and enhance retirement outcomes. Advisors will learn how to structure income now — and the three strategies to compare when designing future income.

Advisors will gain insight into advanced concepts like annuity arbitrage and split annuities. You will understand why and how MYGAs, QLACs, SPIAs and DIAs can fit into a comprehensive retirement strategy.

Attendees will receive resources to help identify if or which annuity can enhance planning outcomes and deliver peace of mind before or throughout retirement.

INTEGRATED INSURANCE CONSULTING

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.

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.

Case Studies in Life & Business

Life insurance is a cornerstone of sound financial planning—for both families and closely held businesses. But when integrated into business planning, it introduces layers of legal, tax, and operational complexity. In this webinar, we'll explore real-world case studies that highlight how these challenges were identified, evaluated, and successfully addressed.

Attendees will gain insight and better understand why, when and where business owners and high net worth individuals use protection products to protect their future. We share process and support services you can utilize when protecting your business owners. We address the Connolly decision and discuss EOLI regulations.

We share Key Questions™ and other resources to enhance your conversations and planning process when working with business owners. We will share how we can help with valuations and document reviews for your business owner clients.