



NAIFA's Programs in a Box are designed to help local and state associations provide enhanced benefits for members. These multimedia educational programs deliver topics of practical interest that can be used for either monthly meetings or special seminars, and many are eligible for CE credit. An author recognized as an authority on the subject being covered develops each of these programs. For more information, visit [www.naifa.org/benefits/education/pib.cfm](http://www.naifa.org/benefits/education/pib.cfm).

## LIFE INSURANCE & ANNUITIES

### **Linked Benefits (Life Insurance or Annuities with Long Term Care Riders):**

Recognizing Opportunities with Combination Products: Thanks to tax law changes, it is now possible to withdraw funds from life insurance and annuities on a tax favored basis to pay for long term care services or to pay long term care premiums. Linked Benefits (Life Insurance or Annuities with Long Term Care Riders): Recognizing Opportunities with Combination Products shares the tax changes and introduces a variety of products to help an advisor leverage a client's dollars. (Michael Smith – 2010)

### **Whole Life Insurance – Why vs. How:**

Whole Life Insurance has proven itself to be the bedrock of a financial strategy over the long run. This Programs In A Box will focus on why that is true instead of how to sell it. (Ken Grace – 2009).

### **Back to Basics: Quantifying the Life Insurance Need:**

Understand the critical relationship between life insurance and client motivation. Refine your approach and learn how to translate numerical values into terms your clients can easily understand. (Panel Discussion – Produced in conjunction with SFSP – 2007).

### **Making the Suitable Sale: NASD Requirements for Variable Annuities:**

Four prominent industry representatives speak from each of their distinct perspectives and provide a balanced view of the opportunities and challenges for financial advisors who sell variable annuities. (Panel Discussion – Produced in conjunction with SFSP – 2005).

## HEALTH & EMPLOYEE BENEFITS

### **Life Is Just A Cash Flow:**

The Importance of Selling Disability Insurance Financial Planning begins and ends with income planning, yet we have a nation of people who have protected all of their assets except their most valuable asset – their income. Many people financially are better prepared to die than to live. This program will explain how to use motivation, emotion and strategy to make selling disability insurance an integral part of your daily business. ( Mark Petersen and Ryan Petersen- 2011)

### **The Health Insurance Agents' Future: The Affordable Care Act:**

This course explores the pragmatic application of the Affordable Care Act of 2010 as it relates to the professional health insurance agent's functional history, current status and future. How agents should strategize best practices to maximize business growth

and client service. Then it provides several strategies for both the agent's insurance practices and necessary public activity to enhance the market advantages and needs of clients while better informing communities on the impact of ongoing health care reform. (Dave Racer, MLitt- 2011)

### **New National Health Insurance Law – What It Means for You and Your Clients:**

On March 23, 2010, President Barack Obama signed the Patient Protection & Affordable Care Act (H.R. 3590) into law. Additional changes occurred with the adoption of the reconciliation bill, H.R. 4872 on March 25, 2010. Together this created the most far reaching and comprehensive legislation to affect health care for United States citizens in decades. During this presentation, participants will learn how these new laws will affect both the consumer and the insurance advisor. (2010)

### **Disability Insurance Awareness Month:**

Knowing that producers do not sell what they do not own, this program demonstrates how to sell individual disability insurance policies by having producers in the audience sell other producers on DI. (Corey Anderson and Charlie Blomme – Produced in conjunction with the International DI Society – 2010).

### **Disability Insurance through an Attorney's Perspective:**

This program will provide advice for agents to assist insureds when filing a claim for disability insurance coverage and will highlight the differences of individual coverage versus group long-term disability coverage. (David Bryant – 2009).

### **Marketing Consumer-Driven Health Plans:**

Understand the design issues to consider when recommending a consumer-driven health plan. Includes a descriptive/comparison of several plans (HSA, HRA & FSA) combined with High Deductible Health Plans. (Lawrence E. Lounds, CLU, ChFC – Produced in conjunction with AHIA – 2006).

### **Maximizing Health Savings Accounts Opportunities:**

Discover everything there is to know about Health Savings Accounts: family coverage, contributions and discrimination rules, qualified expenses and distributions and more. (Dick Harlow, CLU, CSA, CBC – 2004).

### **Long Term Care Insurance: The Niche in the Executive Marketplace:**

Discover the benefits of Long Term Care Insurance and why you should prospect the executive marketplace. (Debra C. Newman, CLU, ChFC – Produced in conjunction with AHIA – 2002).

## MULTI-LINE

### Successful Life Insurance Selling in a Multiline Agency:

Challenge your staff to be a valued resource for your clients by building effective staff/client relationships. (Matthew Tobben – 2004).

### Understanding Opportunities for Financial Advising in the Multiline Environment:

Maximize revenue, account penetration and client retention by segmenting your market and offering a variety of life insurance and financial products. (Robin C. Mueller, LUTCF – 2003)

## FINANCIAL ADVISING & INVESTMENTS

### Top Ten Retirement Planning Mistakes:

Learn how to avoid distribution planning traps and create liquidity that allows clients to maintain tax deferral for the long term. (April K. Caudill, JD, CLU, ChFC, AEP – 2008).

### Protecting Your Client's Business:

Four prominent business insurance specialists discuss various aspects of key-person insurance, buy-sell agreements, health insurance, disability insurance and retirement plans. (Panel Discussion – Produced in conjunction with LIFE – 2005).

### Use Estate Planning to Improve Your Bottom Line:

Estate planning provides a valuable client service while improving your bottom line. Gain helpful ideas for incorporating this service into your practice. (David A. Straus, LLM, CPA – 2004).

### Asset Allocation: Putting Your Client's Eggs in the Right Baskets:

Develop strategies to help your clients better understand asset allocation principles and concepts. Gain insight into risk/reward, asset classes, modern portfolio theory and more. (Paul Reavis, RFC, CLTC, LUTCF – 2004).

### Business Insurance for Pass-Through Entities:

Establish buy-sell arrangements that preserve the control and value of a business at the death, disability or retirement of an owner. (Terri Getman, JD, CLU, ChFC & Marie Boric, CPA, MT, CFP, CLU, ChFC – 2003).

## ETHICS & LEADERSHIP

### The Top Five Ethical Challenges Facing Producers Today:

This Program in a Box will help you to evaluate your own code of ethics in the face of the greatest ethical challenges facing producers today. (Produced in conjunction with IMSA – 2010)

### Leveraging LILI Tools to Improve Your Practice:

Use basic principles taught in the NAIFA sponsored LILI Institute and apply them to you and your practice. This interactive workshop will give you insightful take-aways that you can begin to use right away while having a chance to “sample” the LILI experience. (Kevin L. Bell, JD, CLU, ChFC – 2010)

### Dealing with Ethical Issues in Financial Services:

Participants are presented with ten situations they encounter in their day to day activities as financial services professionals and are asked to assess their reaction to the situations. (Ronald Duska Ph.D & Julie Ragatz, MA – Produced in conjunction with The American College's Center for Ethics in Financial Services – 2008).

### Values & Ethics: Being Compliant & Profitable:

Ethical behavior benefits consumers, agents and companies. Discover how you can put ethics into practice by creating your own code of ethics. (David F. Woods, CLU, ChFC, LUTCF & Brian K. Atchinson, JD – 2004).

## PROSPECTING, MARKETING, SALES & PRACTICE MANAGEMENT

### Engage at Every Age: How to Form Deep Client Relationships with Every Generation in Your Practice

This PIB explores the various reasons why advisors have difficulty retaining assets across generations and the key difference between generational groups. Anne provides tips on how to help your cross-generation client retention and aspects to consider when relating to generations other than you own. (Anne Loehr- 2011)

### Insider Secrets to the Affluent Women Niche Market

Discover the benefits of Niche marketing towards affluent women and how to choose the best affluent women Niche. This PIB also covers the Niche Marketing Process, setting goals, and strategies to connect with affluent women. (Annette Bau, CFP- 2011)

### Key Success Factors of Great Sales People – And How to Achieve Them

Learn about the four traits of highly effective sales people; Strong Goal Clarity, High Achievement Drive, Healthy Emotional Intelligence, and Excellent Social Skills. Then delve deeper into the 15 success factors into four clusters and outlines steps to help you become a great sales person and maintain that success over your career. ( Bob Arzt, CLU, ChFC, LLIF – 2011)

### The Problem With Penguins: How to Dramatically Increase the Revenues of Your Financial Services Business by Branding & Packaging Your Big Idea:

Learn about the “penguin” problem and seven branding and packaging techniques that advisors can use right away to attract, meet and close more high-quality clients. (Bill Bishop – 2010).

### The 6 Steps to an Effective Referral Conversation:

Discover how to get comfortable asking for referrals as well as the 6 Steps. (Matt Anderson – 2008).

### Survive and Thrive in Your First Three Years:

Develop strategies for overcoming the challenges of building a successful career in the insurance and financial services industry – prospecting, lead generation, appointments, presentations, follow-up and referrals. (Jarred Elmar – 2005).

### Recruiting & Retaining the Ideal Sales Assistant:

Make your sales assistant an effective business partner by developing a job description that defines your expectations and attracts the right candidate. (Liza Perdomo – Produced in conjunction with GAMA – 2002).