



National Association of Insurance and Financial Advisors

NAIFA PROGRAMS IN A BOX TOPICS AND SUMMARY

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/pib.

LIFE INSURANCE & ANNUITIES

The Top 5 Life Insurance Plans Every Insurance and Financial Professional MUST Know!

In *The Top 5 Life Insurance Plans Every Insurance and Financial Professional MUST Know!* Nick Paleveda and Max Coulliette discuss the living benefits offered by certain policies and help you determine how much insurance you will actually need. They break down five of the most valuable life insurance plans that are available to consumers, and discuss how much insurance is needed based on various income levels. Additionally, Nick and Max talk about the important role taxes play in life insurance plans.

Nick Paleveda, MBA, J.D., LL.M and Max Coulliette, CFP®, CLU, ChFC – 2015

Pension Risk Transfer Solutions

In this presentation Steve Pilger, National Sales Director of Defined Benefit Terminations and Structured Settlements at Ash Brokerage, discusses Pension Risk Transfer Solutions. Steve talks about the important choices plan sponsors must make to address rising costs, increased regulation and uncertain market conditions, and offers solutions to meet those needs and fulfill commitments to plan participants. He explains the factors affecting plan sponsor decisions and offers solutions that meet the needs of the plan and its participants. Additionally, Steve expounds on the growing retirement market profile.

Steve Pilger – 2015

Annuities for Accumulation and Distribution

In this program, Tim Kiesling identifies the most efficient ways to make your income work for you. In *Annuities for Accumulation and Distribution* Tim shows an in depth knowledge of the different types of annuities and how they can be used as a tool to aid in retirement income. He explains the difference between variable, fixed, and index annuities as accumulation tools and clarifies the benefits of income annuities during the distribution phase.

Timothy Kiesling, CLU, ChFC, RICP, CRPC – 2014

Final Expense Insurance

In this presentation, Brenda Doty explains what final expense insurance covers and details the benefits of having it. In *Final Expense Insurance*, Brenda describes how this type of insurance provides coverage for end-of-life expenses connected to funeral costs and other unexpected expenses. While most people do not like to contemplate the need to prepare for funeral and burial expenses, covering these expenses is an important part of personal estate planning. Brenda illustrates this presentation with experiences she has shared with clients. This presentation is applicable to all practice specialties – life insurance and annuities, multi-line, health and employee benefits, and financial advising and investments.

Brenda Doty, LUTCF, RHU, CLU, CPC – 2014

Understanding Living Benefits: Life Insurance Benefits for the Living

This program is presented by Michael T. Smith, LUTCF, President of CPS Horizon Financial Group, an independent brokerage firm that focuses on helping agents and financial planners find quality companies and products for their clients. In this presentation Mike coaches you on life insurance you don't have to die to use. He discusses the various living benefits associated with life insurance plans and how to determine which plan is best for your client. He also presents real life situations where quality of life was maintained because of living benefits.

Michael T. Smith, LUTCF – 2013

The Ten Most Common Life Insurance Mistakes and How to Avoid Them

In this presentation, 10 of the most common mistakes agents make in selling life insurance are discussed and tips on how to avoid them are provided. You will learn how to better serve your clients by engaging in a detailed needs analysis and review every three years at a minimum to ensure their policies are current and the products they hold are appropriate in light of any changes in their life and/or business; consider various key questions regarding beneficiaries and consider financial and tax implications of various strategies.

Monte R. Scott, LUTCF – 2012

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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. In this program learn about the tax changes and a variety of products to help an advisor leverage a client's dollars.

Michael T. Smith, LUTCF – 2011

HEALTH & EMPLOYEE BENEFITS

The Evolution of Asset Based LTC Solutions

In *The Evolution of Asset Based LTC Solutions* Bryan Langdon explains changes in the growing Long Term Care Insurance industry. He presents innovative LTC Insurance solutions and discusses LTC as part of the retirement planning process. Additionally, Bryan talks about three case studies involving Long Term Care Insurance.

Bryan Langdon, CLU – 2015

The Role of Voluntary Insurance in the New Health Care Landscape

In the program *The Role of Voluntary Insurance in the New Health Care Landscape* Tye Elliott, Vice President of Core Broker Sales at Aflac, discusses today's health care environment and the impact it has on employers and employees. He also talks about the broker's role in the health care landscape and the benefits of voluntary insurance.

Tye Elliott – 2015

The Next Phase of Health Care: The New Role of the Broker

Tye Elliott, Vice President of Core Broker Sales at Aflac, discusses the evolving health landscape and how it affects the role of the broker in *The Next Phase of Health Care: The New Role of the Broker*. In this program, Tye shares valuable tips designed to help brokers succeed in today's health care environment. He delivers techniques brokers can use to help their clients choose the correct benefits package for their employees.

Tye Elliott – 2014

3in4 Need More – Long Term Care Campaign: National Awareness = Informed Consumers = Action

In this program, nationally recognized expert in training agents, Margie Barrie speaks on how to sell Long Term Care Insurance and guides you through the process. This PIB walks you through the steps of why you should be interested in selling long term care insurance, how it will benefit you and the vital need for long term care insurance with 74% of Americans between the ages of 55-65 concerned that they need more – 3in4 Need More.

Margie Barrie – 2012

Life Is Just A Cash Flow

The importance of selling disability insurance 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

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

MULTI-LINE

Eight Secrets of the Top Performing Agents, Part 1 and Part 2:

In these two PIBs, speaker, author and trainer Bill Whitley shares insights learned from interviews with top multiline agents that have been translated into actionable steps you can utilize immediately to grow your practice. Advance from quoting home and auto to advising clients in a more holistic way. Close more sales and develop deeper and long lasting client relationships by mastering these tips and techniques.

Bill Whitley – 2012

FINANCIAL ADVISING & INVESTMENTS

Fully Insured Defined Benefit Pension Plans

In Fully Insured Defined Benefit Pension Plans Nick Paleveda and Max Coulliette of National Pension Partners discuss why business owners need qualified retirement plans and expand on the intricacies of these plans. Nick and Max present an in depth discussion of the various types of retirement plans that are available. They explain the intricacies of fully insured pension plans and compare their benefits to that of a 401k plan. They also examine defined benefit plans and review the tax opportunities that are available with each plan.

Nicholas Paleveda, MBA, J.D., LL.M and Max Coulliette, CFP, CLU, ChFC – 2015

The Cornucopia of Retirement Plans

In this presentation Nick Paleveda and Max Coulliette of National Pension Partners present an in depth discussion of the various types of retirement plans that are available. They explain the intricacies of fully insured pension plans and compare their benefits to that of a 401k plan. They also examine defined benefit plans and review the tax opportunities that are available with each plan.

Nicholas Paleveda, MBA, J.D., LL.M and Max Coulliette, CFP, CLU, ChFC – 2015

Using Home Equity in Retirement

In this presentation Colleen Rideout discusses strategies homeowners can use to maximize and protect their current investments. She explains the revised FHA HECM program which is designed to last throughout a retirement lifespan. Additionally, Colleen clarifies how to use a reverse mortgage and compares the benefits of using a reverse mortgage versus a traditional mortgage.

Colleen Rideout – 2014

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Year-End Client Strategies

NAIFA member and MDRT Top of the Table advisor Keith Gillies shares insights and proven experience on how you can leverage year-end planning strategies to help your clients minimize taxes, review and revise their existing insurance and financial planning documents, and prepare for the coming year. By doing so, you can solidify your client relationships and improve your 4th quarter results.

Keith Gillies, CLU, ChFC, CFP – 2012

Using Trusts as IRA Beneficiaries

In this PIB, IRA distribution planning expert Jeffery Levine will explore using trusts as IRA beneficiaries. Attendees will gain an understanding of IRA trusts and how they work, the advantages and disadvantages associated with IRA trusts and how to avoid many of the costly IRA trust mistakes made by clients that can destroy their retirement accounts.

Jeffrey Levine – 2012

PROSPECTING, MARKETING, SALES & PRACTICE MANAGEMENT

Building a Better Business: Mastering the 8 Most Important Facets of Your Advisory Practice Part I and Part 2

This program is presented by Daniel C. Finley, the President and Co-Founder of Advisor Solutions. In this presentation, Dan coaches you on the secrets to having a successful advisory practice. He begins his review of the most common challenges facing advisors today and presents techniques to use when conquering them. Dan continues his presentation on conquering the eight most important facets of your business in Part II.

Daniel C. Finley – 2013

Propel Your Business with Out of the Box Thinking and NAIFA ClientCast®

In this PIB, twenty plus year NAIFA member and Top of the Table qualifier Jim Silbernagel discusses three areas that you can implement immediately to

grow your practice. He explores use of both traditional and cutting-edge tools to set yourself apart from your competition and build client relationships and sales.

Jim Silbernagel – 2012

Building Your Brand

In this program, brand expert Norm Trainor guides you through the process of building your brand. This PIB walks you through the steps of establishing a mindset of success, targeting the right clients and activities, engaging and attracting clients with power questions and using the power of story to communicate value to clients.

Norm Trainor – 2012

Building Your Practice

In this program presented by team building expert Gina Pellegrini you will discover the importance of building a team in your office and how to best manage them to be cohesive and successful. This PIB covers proven time management techniques and strategies for relying on your team to set appointments with the right clients and secure referrals.

Gina Pellegrini – 2011

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 your 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 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

ETHICS

This program is available in one, two, and three hour versions and is presented by Robin Mueller.

Ethics: Hour One

In *Ethics: Hour One*, Robin examines the myriad definitions of good ethics and reasons behind state mandated ethics classes. Additionally, Robin shares personal stories regarding ethical conduct.

Robin Mueller – 2014

Ethics: Hour Two

In *Ethics: Hour Two*, he discusses the importance of suitability. Robin also talks about the “imperfect storm”, a common situation involving seniors and vulnerable adults.

Robin Mueller – 2014

Ethics: Hour Three

In *Ethics: Hour Three*, Robin discusses ten case studies involving ethical conduct and instructs the class to break up into small groups to discuss them.

Robin Mueller – 2014