

Program Title

Insurance Sales through Financial Planning

Program Duration

2 days (0930hrs – 1730hrs)

Program Objectives

By the end of the program the delegates shall be able to:

- Define Financial Planning(FP) & understand the process of FP
- Appreciate FP as the most systematic method to achieve financial goals
- Examine important variables in FP and understand fitment of Insurance products.
- Apply the learning acquired in a role play situation

Program Outline

This activity-oriented course revolves around the following key input areas:

Day	Time	Session	Details	Methodology
I	AM	Introduction	<ul style="list-style-type: none"> ○ Savings vs. Investments ○ Real Assets vs. Financial Assets ○ Safety, Liquidity, Return & their interplay ○ Traditional Instruments 	ILD Group Activity Quiz
		Why FP?	<ul style="list-style-type: none"> ○ Financial Planning – Definition ○ Basis of FP – Life Cycle Stages, Wealth Cycle stages ○ Process of Financial Planning ○ Elements of a Plan ○ Goal Oriented Investing vs. FP ○ EPSIS conundrum 	ILD Group Discussion
	PM	Financial Planning Tools & techniques	<ul style="list-style-type: none"> ○ Risk Management & Insurance Products ○ Time Value of Money - PV, FV & Power of Compounding ○ SIP, RCA, Value Averaging ○ Asset Allocation 	ILD Group Activity Quiz
		Steps to FP	<ul style="list-style-type: none"> ○ Identifying Goals ○ Risk Profiling – asking the right questions ○ Life Cycle Stages & Wealth Cycle Stages application ○ The Asset Classes, their behavior and expected returns 	ILD

			<ul style="list-style-type: none"> ○ Asset Allocation principles 	
II	AM	Insurance – The complete solution	<ul style="list-style-type: none"> ○ Insurance – The true long-term solution ○ Insurance – The disciplined product ○ Insurance – The solution to multiple problems ○ Matching of various types of Insurance Products for various needs ○ Advantage Insurance over MFs 	ILD Game – Pre-natal exercise
	PM	Application	<ul style="list-style-type: none"> ○ Case Studies ○ Common Pitfalls 	Role Plays & Case Studies

Who should attend?

Distributors/Agents/Employees in customer facing roles

Min/Max Participants

15-20