

**Program Title**

**Selling to HNI Clients**

**Program Duration**

2 days

**Program Objectives**

By the end of the program, the participants shall be able to:

- a. Gain perspective on unique financial planning needs of HNI clients
- b. Examine how to pitch LI as a financial planning tool to HNI clients
- c. Practice the acquired understanding in role play/case study discussion

**Program Outline**

Module	Session	Duration	Methodology
I	Understanding an HNI <ul style="list-style-type: none"> <li>- Salaried HNI</li> <li>- Self-Employed/Business HNI</li> </ul> Needs of an HNI Client Expectations of an HNI Client - Wealth Management or... "Every HNI is a unique client"	4 hours	Instructor-Led Discussion Case Study Analysis Psychographic / Demographic Profiling
II	HNI Clients (Salaried) <ul style="list-style-type: none"> <li>- Aspirational lifestyle planning</li> <li>- Children Milestone planning</li> <li>- Nest Egg planning</li> <li>- Extended family welfare planning</li> <li>- Charitable goals planning</li> <li>- Application of HUF &amp; MWPA Insurance</li> <li>- Tax planning</li> </ul>	6 hours	Instructor-Led Discussion Case Study Role Play Quick-Wit/ Test
III	HNI Clients (Self-Employed / Business) <ul style="list-style-type: none"> <li>- "leveraging premiums" - a unique business opportunity</li> <li>- Buying collateral/time for business (KPI/PSI)</li> <li>- Encumbrance-free asset creation</li> <li>- Application of HUF &amp; MWPA Insurance</li> <li>- Inheritance equalization</li> <li>- Extended family welfare planning</li> <li>- Charitable goals planning</li> <li>- Employee welfare planning (EEL)</li> </ul>	6 hours	Instructor-Led Discussion Case Study Role Play Quick-Wit/ Test

	- Business expansion planning (KPI/PSI) - Tax planning		
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### Key Insurance Inputs

- ❖ Insurance - a solution for every Financial Need:
  - Breadwinner-Children-Old Age-Special-Asset Building
- ❖ RRL vs. PSI conundrum
- ❖ 4Cs w.r.t. Income
- ❖ Some insurance specific benefits:
  - Assignment
  - HUF & MWPA Insurance
  - Keyperson, Partnership & Employer-Employee
  - Tax favourable instrument
  - What if your decision is wrong?
  - Worry-free investment
- ❖ Insurance vis-à-vis alternate investment options
  - Financial & Real Assets (SWOT)
  - ULIP vs MFs (Bear vs. Alligator)
- ❖ Insurance and Wealth Management

### Program Methodology

- ❖ Instructor Led Discussion
- ❖ Power point presentation
- ❖ Case Study analysis
- ❖ Demographic/Psychographic Profiling
- ❖ Role plays
- ❖ Quick-Wit/Test

### Program Participants

Intermediaries/Team Managers

### Min/Max Participants

14-18