NAIFA Learning Center Course Outline

The Cornerstones of Financial Services Discipline

Cornerstones of Financial Services Discipline Preview

Five Essentials of Success

Prospecting – Part One

The Pre-Approach, The Approach and Fact Finding – Part Two

Obtaining Referrals – Part Three

Three B's of Marketing

Four Levels of a Consumer

It's Your Business

Belief in the Products

Establishing the Disciplines of Success

Establishing the Disciplines of Success Part One

Establishing the Disciplines of Success Part Two

Building to Significance – 5 Daily Steps

Building to Significance - 5 Daily Steps Part One

Building to Significance - 5 Daily Steps Part Two

Overview of the Need for Life Insurance

Series Preview

Who Needs Life Insurance – Singles

Who Needs Life Insurance – Single Parents

Who Needs Life Insurance – Married with No Children

Who Needs Life Insurance – Married with Children

Who Needs Life Insurance – Children

Who Needs Life Insurance – Empty Nesters

Who Needs Life Insurance – Retirees

Who Needs Life Insurance – Special Needs Children

Overview of Just Life Changes Series

Series Preview

Just Graduated – So Why Do They Need Life Insurance
Just Got Married – So Why Do They Need Life Insurance
Just Had a Baby – So Why Do They Need Life Insurance
Just Got a New Job – So Why Do They Need Life Insurance
Just Got Divorced – So Why Do They Need Life Insurance
Just Bought a New House – So Why Do They Need Life Insurance
Just Started a New Business – So Why Do They Need Life Insurance
Just Received a Substantial Asset – So Why Do They Need Life Insurance
Just Widowed – So Why Do They Need Life Insurance
Just Died – So Why Do They Need Life Insurance

Fundamentals of Prospecting Series

Series Preview
Basics of Prospecting Kissing Frogs
Developing a Prospecting Mindset
Understanding the Basic Prospecting Terminology
Understanding the Basic Prospecting Sources
Initial Warm Sources: Friends, Family & Acquaintances
Opportunities Are Found Within the Relationship
How to Find Networking Opportunities
Prospecting - How to Build Relationships - Part One
Prospecting - How to Build Relationships - Part Two
Understanding Referrals – Part One
Understanding Referrals – Part Two

How to Target Market to Build Relationships Series

Series Preview
Target Market Concepts
Defining and Understanding Target Markets

Marketing Through Client Events

How to Use Newsletters to Grow Your Practice

Guiding Principles and Habits for Success

Elevator Talk Series

Series Preview
Understanding and Building an Elevator Talk
What Do You Do? The Elevator Talk

Center of Influence Series

- Series Preview
- Understanding Centers of Influence
- Working with Centers of Influence

Time Management Success

- Series Preview
- Understanding Time Management
- Time Management Concepts and Practices
- Proven Time Management Techniques
- Stop Procrastinating!!

I Have a Name – Now What?

Establishing Telephone Habits for Success

- Series Preview
- Understanding the Telephone Calls in Business
- Telephone Habits Which Deliver More Appointments – Part One
- Telephone Habits Which Deliver More Appointments – Part Two
- Tips to Improve Telephone Results
- 12 Keys to Telephone Success – Part One
- 12 Keys to Telephone Success – Part Two
- Best Practices for Telephone Success – Putting 12 Keys to Work

Social Media Series

- Introduction to Social Media
- Introduction to Facebook
- Optimizing a Facebook Business Page
- Introduction to LinkedIn
- How to Use LinkedIn Effectively
- Introduction to Twitter
- Meet Instagram and Pinterest
- What's WhatsApp
- YouTube & Yelp
- Why Blogs
- Compliance and Tips

The Important of First Impressions and Business Etiquette Series

- Series Preview
- Making a Positive First Impression
- Five Situations to Improve How People See You - Part One
- Five Situations to Improve How People See You - Part Two
- Understanding Proper Business Etiquette – Part One
- Understanding Proper Business Etiquette – Part Two

Millennials and Baby Boomers Serving Each Other

Generational Buying Differences for Financial Services Series

- Series Preview
- Overview of Generational Buying Differences for Financial Services
- Overview of Mature Generation
- Overview of Baby Boomer Generation
- Overview of Generation X
- Overview of Generation Y
- Conclusion and Summary of Generational Buying Differences

Different Buying Patterns and Habits Between Men and Women Series

- Series Preview
- Different Buying Patterns and Habits Between the Genders – Part One – The Buying Mentality
- Different Buying Patterns and Habits Between the Genders – Part Two – Spending and Deciding
- Different Buying Patterns and Habits Between the Genders – Part Three – Moving Men and Women to Buy

Benefits of Joint Field Work

Opportunities in Mentoring Series

- Series Preview
- Overview of Mentoring
- Benefits of Mentoring
- Roles and Responsibility of the Mentor – Part One
- Roles and Responsibility of the Mentor – Part Two
- Roles and Responsibility of the Mentee – Part One
- Roles and Responsibility of the Mentee – Part Two
- The Benefits of Reverse Mentoring
- Preparing for a Sales Call
- Show Me – Preparing for Sales Call
- Show Me – Debrief After a Sales Call

The Benefits of Working on a Team

Understanding the Playing Field and Avoid Surprises

Handling Objections Series

- Series Preview
- Understanding Objectives
- Fundamental Principles for Handling Objections
- Different Techniques for Handling Objections – Part One

Different Techniques for Handling Objections – Part Two
Understanding Objections When Calling for Appointments

You Made a Sale – Now What?

Understanding Underwriting

What Is Life Insurance Underwriting?
What Factors Are Evaluated During Life Underwriting – Part One
What Factors Are Evaluated During Life Underwriting – Part Two
Understanding the Policy Rating on Life Insurance Policies
Underwriting Best Practice
How a Cover Letter Helps in Underwriting
The Basics of Reinsurance

Using Video Conference to Improve Service

Series Preview
Overview of Video Conferencing
Understanding Video Conferencing Etiquette

Professional Policy Delivery

Professional Policy Delivery – Overview
Professional Policy Delivery – Preparing for the Delivery
Professional Policy Delivery – At the Delivery & Rated Policies

Establishing a Commitment to Service Series

Series Preview
Overview of Importance of Service
Service Resources and Beneficiaries
Additional Sales Opportunities Through Service

The Goal Setting Series

Series Preview
The Importance of Goal Setting
The Three Secrets to Effective Goal Setting
Why You Need a Plan
The Self-Assessment Process
Establishing Your Financial Goals
Building Your Future with Each Day's Activity
Two Sets of Goals – Part One
Two Sets of Goals – Part Two

How to Give a Presentation

- The Preparation – Steps and Considerations – Part One
- The Preparation – Steps and Considerations – Part Two
- Overcoming Nervousness and Public Speaking Fears

- Developing Your Delivery Skills

Online Detective Series

Series Preview
Introduction to Online Detective Series
Online Detective – Building a Prospect's Profile
Online Detective – Putting the Online Detective to Work

The Foundations of Financial Services Discipline

Discipline Preview

Overview of the Insurance Industry Series

- Series Preview
- Overview of the Insurance Industry
- Overview of How Insurance Companies are Organized
- LIMRA's Facts and Figures of Life Insurance

Role of Life Insurance Series

- Series Preview
- Introduction to the Role of Life Insurance
- Valuing Human Life
- Protecting Against Common Types of Risks
- Overview of Term Life Insurance
- Overview of Permanent Insurance – Part One
- Overview of Permanent Insurance – Part Two
- Overview of Long Term Care and Disability Income

Understanding the Life Insurance Policy Series

- Series Preview
- Understanding 1035 Exchanges
- Understanding Insurable Interest
- Understanding Contestable and the Incontestability Clause
- The Life Insurance Policy is a Legal Contract
- Understanding More Legal Aspects and Policy Provisions
- So, Who Died First?
- The Importance of Naming the Beneficiary
- Understanding Still More Important Life Insurance Policy Provisions
- Oops – Forgot to Pay My Premium - What Happens Now
- Life Insurance Policy Riders - Part One
- Life Insurance Policy Riders - Part Two

Understanding Permanent Life Insurance Policies Series

- Introduction to Whole Life Insurance
- Participating and Non-Participating Whole Life Insurance

Introduction to Universal Life Insurance
Understanding Universal Life Insurance
Permanent Insurance – Whether You Live, Die or Quit – Part One
Permanent Insurance – Whether You Live, Die or Quit – Part Two
Comparison of Permanent Life Insurance Policies Structure & Benefits - Part One
Comparison of Permanent Life Insurance Policies Structure & Benefits - Part Two
Term vs Permanent Life Insurance - Part One
Term vs Permanent Life Insurance - Part Two

Understanding Index Insurance Product Series

Series Preview
Overview of Index Insurance Products
Overview of Pitfalls of Index Products
Overview of Indexed Universal Life
Overview of Indexed Annuities
Overview of Index Life's Taxes, Fees and Charges

Overview of Personal Financial Series

Series Preview
Overview of Earned and Unearned Income
Overview of Personal Financial Statements –Part One
Overview of Personal Financial Statements –Part Two
Deciphering Your Paycheck
Overview of Budgeting Made Simple
Overview of Making Budget and Sticking to it
Understanding Bankruptcy

Overview of Savings and Investing

Series Preview
Overview of Savings and Investing
Overview of Financial Products – Tolerance & Safety
Understanding Investment Goals Basics
The Impact of Inflation on Savings and Investment Accounts
Overview of the Basics of Savings and Investments Taxation
Understanding the What and How of Cost Basis
Understanding Cash Equivalents
Overview of Mutual Funds - Introduction
Understanding Simple and Compound Interest

Overview of Social Security Series

Series Preview
History and Numbers Behind Social Security
What is Social Security?
What Do Those Numbers on Your Social Security Card Mean?
How Much Do You Receive from Social Security?
Your Social Security Earning Statement
Better than Average – The Break Even Age – Part One
Better than Average – The Break Even Age – Part Two
Overview of the 99% Problem
What if You Keep Working While Receiving Benefits
Spousal Benefits of Social Security
Divorced Spouse Benefits
Survivor Benefits
Overview of Social Security Disability Benefits
Choosing to Receive Retirement Benefits at FRA

Focus on Social Security Series

Series Preview
FICA
Social Security Magic Number
Social Security Chained CPI
Does the Age of the Beneficiary Really Matter?
Woman and Social Security Benefits
Why Understanding Social Security Matters
Overview of Social Security Fast Facts

Understanding Medicare

Series Preview
Introduction to Medicare and Part A
Understanding Medicare Part B
Overview of Medicare Part C
Understanding Medicare Part C
Overview of Medicare Part D
Understanding Medicare Part D
Understanding Medicare “Don’t Miss the Window”
Overview of Medigap Insurance

Overview of Various Medigap Plans
Medicare Advantage Plan or Medigap Insurance
Medicare or Medicaid
Medicare is Only a Band-Aid
Choices for Medicare Coverage
Comparison of Medicare Choices for Medicare Coverage

Overview of Long Term Care Series

Series Preview
Overview of Long Term Care Series
Overview of Long Term Care
Overview of Providers of Long Term Care
What is Long Term Care and Who Can Provide Help
Long Term Care and Medicare and Medicaid
Long Term Care for Me
Long Term Care and Formulating a Plan
What Should a Long Term Care Policy Include
Is Long Term Care Tricky?
Choosing a Long Term Care Policy

Critical Illness Coverage Series

Introduction for the Need for Critical Illness Coverage
What Can Catastrophic Illness Insurance Do
Nuts and Bolts of Critical Illness Insurance

Overview of Annuities Series

Series Preview
What is an Annuity?
Overview of Fixed Annuities
Overview of Variable Annuities
Overview of Fixed Annuities
Understanding the Split Annuity Strategy
How Annuities are Taxed – Part One
How Annuities are Taxed – Part Two
How Annuities are Taxed – Part Three
Overview of Annuities and 1035 Exchange
Overview of Annuities Out of the Box

Overview of Contract Beneficiary Designation Series

- Series Preview
- Understanding Beneficiaries Series Overview
- Overview of the Pitfalls of Beneficiary Designations
- Overview of Problematic Beneficiaries – Life Insurance Policy
- Problematic Beneficiary Designations – Annuity Contracts

Overview of Disability Income Series

- Series Preview
- What is Disability Income Insurance?
- Who Should Have Disability Insurance?
- Types of Disability Income Insurance
- Your Occupation and Disability Insurance
- Terminology to Know and Understand Disability Income Insurance
- Overview of Meanings of Occupations
- Overview of Group vs. Individual Disability Income Insurance
- Overview of Key Person Disability Insurance
- Overview of Business Buyout Disability Insurance

Overview of IRAs Series

- Series Preview
- Introduction to Individual Retirement Accounts
- Overview of the Tax Man Cometh But Once
- Overview of Traditional IRAs
- Overview of Roth IRAs – Part One
- Overview of Roth IRAs – Part Two
- Overview of Inherited IRAs – Part One
- Overview of Inherited IRAs – Part Two
- Overview of Stretch IRA Strategy
- Overview of Custodial IRAs
- Overview of SEP IRAs
- Overview of SIMPLE IRAs
- Overview of IRA Transfers and Rollovers

Overview of Pension Plan Series

- Series Preview
- Overview of Qualified Retirement Plans

Overview of ERISA and Basic Pension Plan Requirements
Overview of Defined Benefit Plans and a Brief History of Retirement Plans
Overview of Defined Contribution Plans
Overview of 403(b), 457 and Federal Thrift Savings Plans
Overview of Qualified Self Employed and Small Business Plans
The 6 Pillars of a Successful Retirement Plan
Overview of Distribution Rules, Regulations & Rollover of Qualified Plans

Overview of Personal Lines of Coverage (Property & Casualty) Series

Series Preview
Overview of Individual Automobile Insurance Coverage – Part One
Overview of Defined Contribution and Defined Benefit Plans – Part Two
Selecting the Proper Form of Home Protection
Single Family Homes and Condominium Owner's Coverage
Understanding Homeowner's Additional Coverage
Understanding High Risk Homeowner's Insurance Coverage

Overview of Commercial Lines of Coverage (Property & Casualty) Series

Series Preview
Business Owner's Package Policy
Selective Multi-Peril Policies and Floaters
Commercial Umbrella Coverage
Worker's Compensation
Commercial Auto Coverage
Understanding the Condominium Master Policy
Residential Landlord Coverage and Flood Insurance

Monday Morning Benefit Series

Series Preview

The Fundamentals of Financial Services Discipline

Series Preview

What Happens When Someone Die Series

What Happens When Someone Dies
Introduction to Estate Conservation
Reducing Settlement Costs and Avoiding Probate
Overview of Wills
Overview of Trusts
Overview of Life Insurance in Estate Conservation
Overview of Required Distributions

Overview of Estate Tax Planning Series

Series Preview
Introduction to Estate Tax Planning
Overview of How a Property Passes at Death
Overview of Estate Tax Limits – Part One
Overview of Estate Tax Limits – Part Two
Introduction to Trusts in Estate Planning - Part One
Introduction to Trusts in Estate Planning - Part Two
Overview of Creating Tax-Exempt Wealth
Introduction to Generation Skipping Tax and Trusts
Avoiding Generation Skipping Tax with Dynasty Trusts
Introduction to Dividing an Estate - The Power of Annual Gifts
Introduction to Charitable Giving – Part One
Introduction to Charitable Giving – Part Two
Introduction to Discounting of Assets
Introduction to Qualified Domestic Trusts

Overview of College Planning Series

Series Preview
Overview of Is College Worth It?
What Could a College Education Cost?
How in the World Can I Pay for a College Education?
Other Ways to Pay the Higher Education Cost – Part One
Other Ways to Pay the Higher Education Cost – Part Two

Understanding Special Needs Series

Introduction to Planning for Special Needs Children
Planning for Special Needs Children – Team Members
Planning for Special Needs Children – Legal Concerns
Planning for Special Needs Children – Supplemental Security Income
Planning for Special Needs Children – Social Security Disability Income

Planning for Special Needs Children – Education
Planning for Special Needs Children – Housing
Planning for Special Needs Children – Finances
Planning for Special Needs Children – Letter of Intent

Understanding the Financial Impact of Divorce Series

Introduction to Financial Considerations of Divorce
Financial Considerations of Divorce - What Do I Do Now – Part One
Financial Considerations of Divorce - What Do I Do Now – Part Two
Financial Considerations of Divorce - Life Insurance
Financial Considerations of Divorce - Social Security
Financial Considerations of Divorce - Planning for Long-Term Care Situations
Financial Considerations of Divorce - The Emotional Stages of Divorce
Financial Considerations of Divorce - The Post-Divorce Checklist

Overview of Planning Strategies for Retirement Series

Series Preview
Planning for Retirement
Sources of Income
Financial Risks That May Impact a Retirement Plan
Overview of Projecting Expenses Upon Retirement
Projecting Sources to Meet Future Income Needs In Retirement
Facing a Retirement Income Shortfall?

Overview of Planning Strategies at Retirement Series

Series Preview
An Inevitable Transition
Managing Large Sums of Money
Overview of Understanding Retirement Expenses
Overview of Retirement in the Go-Go Years
Overview of Life During the Slow-Go Years
Overview of Life During the No-Go Years

Overview of Planning Strategies for Widowhood Series

Series Preview
Overview of Financial Challenges During Widowhood
Life Expectancy and Lifestyle Considerations as We Age - Part One
Life Expectancy and Lifestyle Considerations as We Age - Part Two
Care Provided by Family or Money - Part One
Care Provided by Family or Money - Part Two
Overview of Care Options When You are Alone - Part One
Overview of Care Options When You are Alone - Part Two
Living More Happily and Leaving a Legacy - Part One
Living More Happily and Leaving a Legacy - Part Two

Overview of Working with Business Owners Series

- Series Preview
- Overview of Working with Business Owners
- Overview of Dealing with and Understanding Small Business Owners
- Overview of the Small Business Marketplace
- Overview of Life Insurance in the Business Market
- Overview of Financial Statements

Overview of Different Business Structures Series

- Series Preview
- Overview of Business Etiquette
- Business Structure of Sole Proprietorship
- Overview of the Partnership Structure
- Overview of Corporations – Understanding "C" Corps
- Overview of Corporations – Liability and Taxation
- Overview of Sub Chapter S Corporations
- Overview of Limited Liability Corporations – LLCs
- Overview of Professional Service Corporations – PSC

Overview of Managing Business Risks Series

- Series Preview
- Overview of Risks Facing Business Owners
- Overview of Buy Sell Agreements
- Overview of Buy Sell Arrangements for Sole Proprietors
- Overview of Buy Sell for Partnerships and Corporations
- Overview of Funding for Buy Sell Arrangements
- Overview of Key Man Coverage
- Overview of Disability Risk for Business
- Overview of Estate Planning Issues for Business Owners

Overview of Executive Benefit Plan Series

- Series Preview
- Overview of Non-Qualified Retirement Plans
- Overview of Executive Bonus Plans
- Overview of Split Dollar Plans
- Overview of Deferred Compensation Plans
- Overview of Funding a Non-Qualified Executive Plan
- Overview of Choosing a Non-Qualified or Qualified Plan

The Basics of Investing Discipline

Series Preview

Overview of the Basics of Investing Series

- Series Preview
- Overview of Savings and Investing
- Understanding the What and How of Cost Basis
- Macroeconomics and Inflation – Part One
- Macroeconomics and Inflation – Part Two
- Overview of Macroeconomics
- Understanding the Impact of Inflation on Investments
- Understanding Investment Goals Basics
- Understanding Tax Basics of Investing
- Understanding the Risks of Investing
- Understanding Capital Gains
- Understanding Diversification
- Understanding Indexes
- Understanding Simple and Compound Interest
- Understanding Different Types of Accounts
- Overview of Managed Accounts
- Overview of Prospectus
- Understanding the Various Indexes
- Understanding Various Portfolio Costs
- Understanding Primary and Secondary Markets
- Understanding Factors Which Affects Interest Rates
- Understanding a Sample Investment

Overview of Mutual Funds Series

- Series Preview
- Overview of Mutual Funds – Introduction
- Fundamentals of Mutual Funds
- Understanding the Prospectus – Part One
- Understanding the Prospectus – Part Two
- The Mathematical Components
- Understanding "The Expenses" of Mutual Funds
- Understanding Distribution of Mutual Funds
- Understanding Fund Managers
- A, B, C's of Mutual Funds
- Kinds of Mutual Funds to Invest In
- Money Market Mutual Funds
- Overview of Growth Mutual Fund
- Overview of the Balanced Mutual Fund

Overview of the Fixed Income Mutual Fund
Overview of the Index Mutual Fund
Overview of the Equity Mutual Fund
Overview of the Specialty Mutual Fund
Overview of the Fund of Funds Mutual Fund
Mutual Funds Deciding Between Load or No-Load Mutual Funds – Part One
Mutual Funds Deciding Between Load or No-Load Mutual Funds – Part Two
Understanding Mutual Fund Earnings and Taxation
Overview of the Dividend Reinvestment Plan

Overview of Investment Strategies Series

Series Preview
Overview of an Investment Strategy
Setting an Investment Strategy
Short-Term Investing – Where the Risks are Lower
Short-Term Investing – With Greater Potential of Higher Returns
What to Consider for a Plan of 5-Years or less
Overview of Long-Term Investing
Understanding the Advantages of Dollar Cost Averaging
Determining Appropriate Asset Allocation
Understanding Asset Allocation – Part One
Understanding Asset Allocation – Part Two
Importance of Rebalancing a Portfolio
Mutual Funds as Part of an Investment Strategy

Overview of Investment Choices Series

Understanding Cash Equivalents
Understanding Banking – Savings & Checking Accounts
Understanding Banking – Certificates of Deposits (CD's)
Understanding Money Market Deposit Accounts
Overview of Financial Products - Tolerance & Safety – Basics of Investing
Overview of Financial Products – Risk & Reward – Basics of Investing
Overview of Investment Earnings – Part One
Overview of Investment Earnings – Part Two
Overview of Exchanged Traded Funds (ETF) – Part One
Overview of Exchanged Traded Funds (ETF) – Part Two
Overview of Equity Investments – Basics of Investing
Overview of Small, Mid, Large Cap Stock Differences
Overview of the Buying and Selling of Stocks
Overview of Growth Stocks
Overview of Understanding Income Stocks
Why Do Investors Choose to Invest in Bonds?
Overview of Basic Bond Features
Things to Consider When Buying Bonds

Overview of Debt Investments and Corporate Bonds – Basics of Investing
Overview of Government Bonds – Basics of Investing
Overview of Debt Investments - Municipal Bonds – Basics of Investing

Overview of Variable Annuities Series

What is a Variable Annuity
How Does a Variable Annuity Work?
Features and Benefits of Variable Annuities
Understanding Living Benefit Option
Costs and Charges of Variable Annuities
Variable Annuity Share Classes and Surrender Charges
Investment Options of Variable Annuities
Understanding 1035 Exchanges for Variable Annuities
Understanding Variable Annuity's Bonus Credits

Overview of Managed Money Series

Overview of Managed Money Accounts
Understanding Terminology and Definitions of Managed Accounts
The Pro's and Con's of Managed Accounts
Why Investors Liked Managed Accounts
Overview of Wrap Accounts
Overview of IMA – Investment Management Accounts
Overview of SMA – Separately Managed Accounts
Overview of Mutual Fund Wrap Accounts
Managed Accounts vs. Mutual Fund Accounts

Overview of Investment Analysis Series

Understanding the Lingo of Investing
Introduction to Income Statement Analysis – Ratios
Introduction to Income Statement Analysis – Deprecation
Understanding What Benchmarking Is
Measuring Investment Risk - Alpha, Beta & R-Squared
Measuring Investment Risk – Standard Deviation