FINANCIAL SERVICES SPECIALIST (FSS)
LUTCF Designation AND:
262 – Foundations of Financial Planning: An Overview
263 - Foundations of Financial Planning: The Process
271 - Foundations of Estate Planning

Foundations of Financial Planning: An Overview - 262

Required: **FSS**

Provides an overview of the major component that make up a comprehensive financial plan, including the six step planning process, insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning. The course also covers Social Security and Medicare and their importance as the foundation of a client's financial plan.

Foundations of Financial Planning: The Process - 263

Required: **FSS**

Guides the financial planning advisor through the eight steps of the selling/planning process, including identifying markets and prospects, communications skills needed to approach clients, information gathering through fact-finding, analyzing the information, developing and presenting the financial plan and implementing and servicing the land. Time value of money, financial risk tolerance, asset allocation and financial planning applications are also covered.

Foundations of Estate planning – 271

Required: **FSS**

Offers an introduction to estate planning and the role life insurance plays in the planning process. Discusses how different types of property are transferred during life and at death, and the tax implications of not planning. Also presents the steps required to settle an estate and discusses the importance of having a will, the gift and estate transfer tax system, state death and estate taxes, trusts and planning estates of business owners.

<u>Sales training that teaches you:</u>

"What to say, how to say it, and when to say it"

Basic planning concepts and needs in the personal financial services market

Effective communications skills

Target marketing

Prospecting for new clients

Making sales presentations

<u>Planning Fundamentals, including:</u>

Estate Planning

Financial Planning

Investment Planning

Retirement Planning

Senior Planning

<u>Products and Services, including:</u>

Annuities

Business insurance

Disability income insurance

Employee benefits

Life insurance

<u>NOTE</u>

Students already enrolled in the CFP/CLU programme from Advocis (Canada) will be allowed to complete. No new registrants will be taken until the "caribbeanization process" is complete. Please be reminded that as of March 2004 enrolments will only be allowed for Advocis' new CFP/CLU modular programme.