



INTRODUCTION TO LIFE INSURANCE



INSURANCE

A hand in a blue and white striped shirt is shown holding a glowing, transparent sphere. The word "INSURANCE" is written in large, white, bold, sans-serif capital letters across the center of the sphere. The background is dark, making the glowing sphere and the text stand out.



Course Description and Objectives

Course Descriptions

Introduction to life insurance is developed for new agents and explains how to sell life insurance. Topics includes understanding life insurance products, analyzing financial needs, making value-added recommendations to clients, and preparing for a successful career.

Course Objectives

Upon completion of this course, you should be able to:

- Analyze individual and family needs
- Identify insurance products to meet the needs
- Provide valuable services to clients
- Develop effective work habits that enable success



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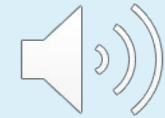
Module 1:
**Life Insurance
and the Producer**

Module 2:
**Client
Presentations**



Module 3:
**Conducting a
Needs Analysis**

Module 4:
**Success
Preparations**



LIFE INSURANCE AND THE PRODUCER

Module 1

The Insurance Producer



Your
life is
not
secure



Life
Insurance
provides
security



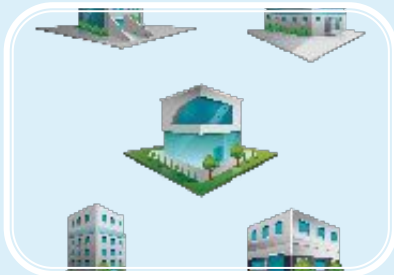
Who Needs Life Insurance?



Family



Mortgage



Business



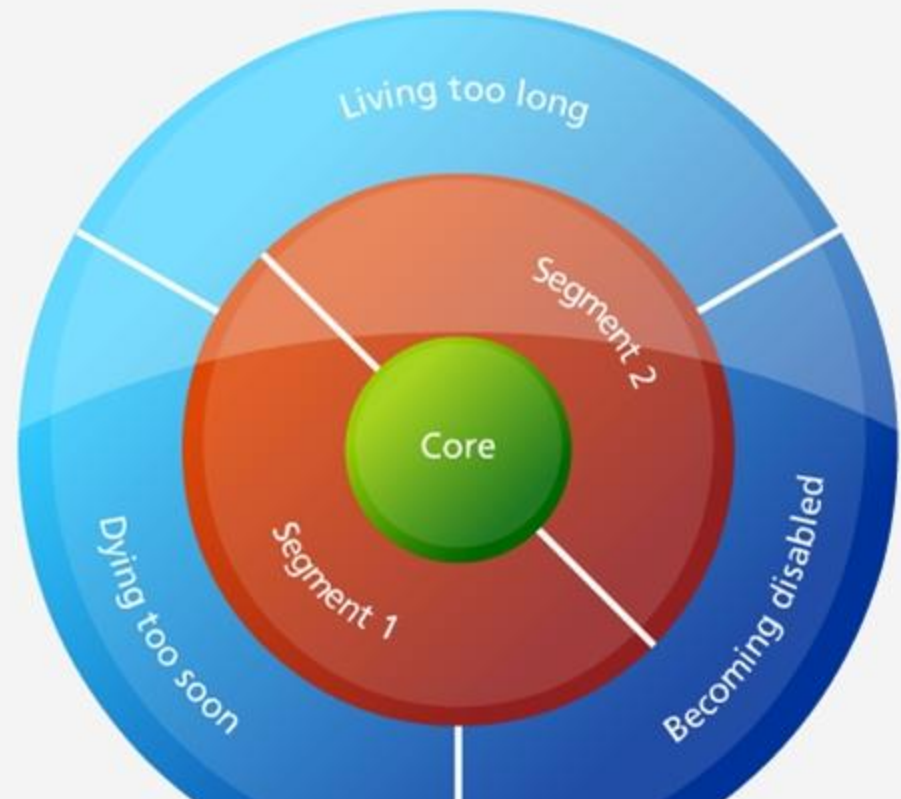
College

Preparing for the Unexpected



Life Insurance provides financial protection; and everyone needs protection for those unpredictable events that can cause financial devastation.

Click the circle to learn more about the necessity of life insurance.



Properties...



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Life Insurance as a Solution





Challenges met by Life Insurance: Living Longer





Rule of 72

You can calculate the rate of inflation for your prospects by using the Rule of 72, which allows you to divide 72 by the assumed rate of inflation and return an approximate number of years in which a given amount of money will double.



[Click here for calculated example:](#)



Solution 1: Life Insurance and Annuities

Client goal: Be comfortable as they age.






Solution 2: Disability Income Insurance


Disability Income Insurance can breach the financial gap and replace a major part of lost income to ease the family's financial problems during the disability.







Learn more about the Three "Ps" 

Click each item to learn more



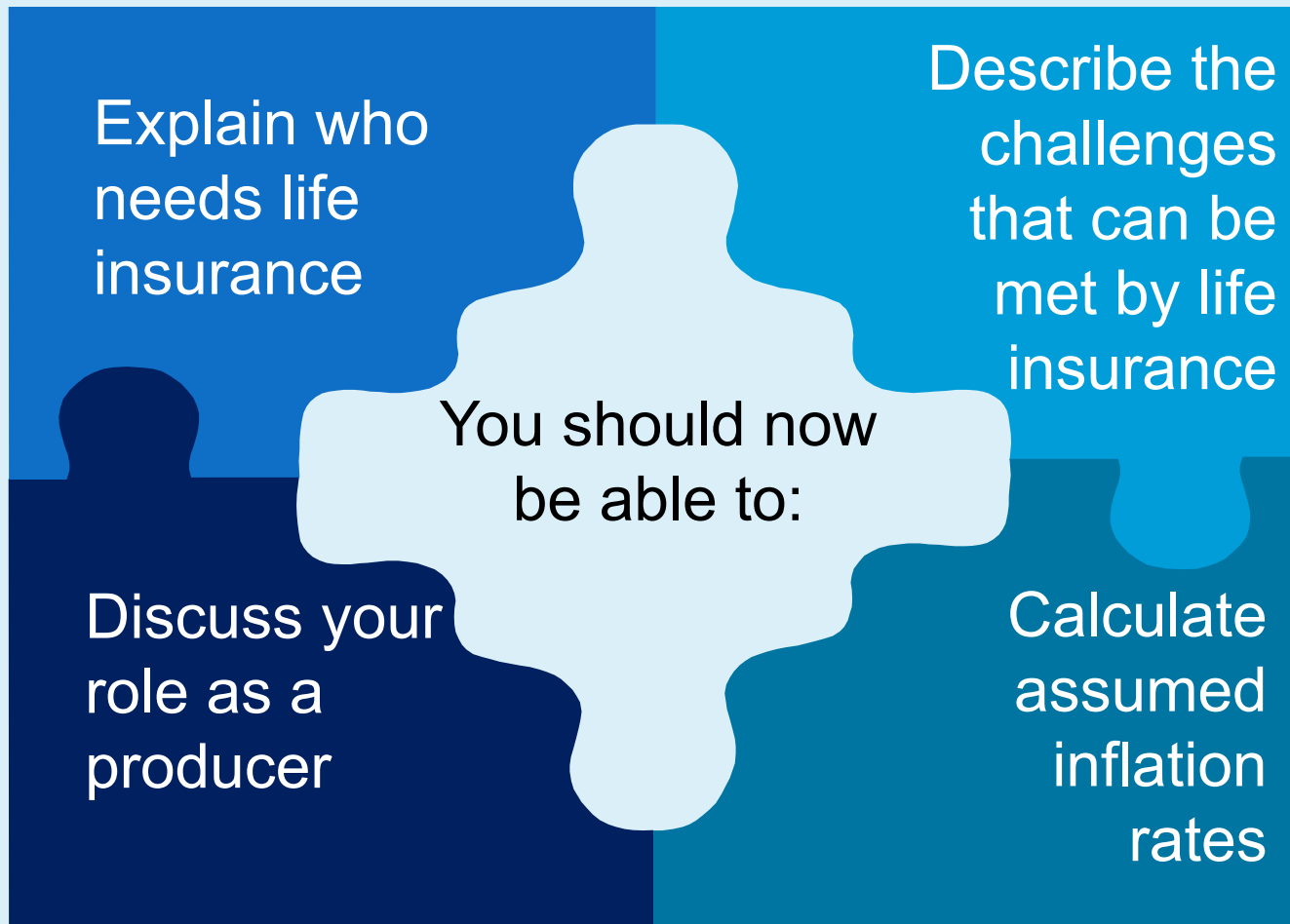
 Properties...

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Module Summary

You have completed **Life Insurance and the Producer**.





QUIZ/TESTING/COMPLIANCE

**Need CPE credit?
NASBA compliance?**



Who needs life insurance? (Choose the best answer)

- everyone
- people who die too soon
- people who live too long
- disabled people

**Need an LMS?
We customize the
learning management
system to meet your
needs.**



Properties...



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CONDUCTING THE NEEDS ANALYSIS

Module 2