

LUTCF & FSS Course Details

FA 200 – Techniques for Prospecting: Prospect or Perish

Teaches advisors industry-proven methods for successfully identifying, selecting, and approaching prospects for financial products and services. The course covers procedures for creating prospect awareness, target marketing concepts, and prospect qualification and prioritization techniques. Students learn how to overcome the psychological barriers to prospecting and innovative approaches to setting income and activity goals. Strategic, tactical, and operational business planning processes are presented in detail, along with effective contact management systems. In addition, practice management concepts, professionalism, and ethics are explored.

FA 201 – Techniques for Exploring Personal Markets

Supports an over-all client focused selling strategy of building long-term, mutually beneficial relationships with clients. Teaches newer advisers how to develop basic marketing strategies for prospecting, target marketing, approaching prospects, and providing service within the personal insurance market. Discusses how to identify what, to whom, and how to market.

FA 202 – Techniques for Meeting Client Needs

Offers an introduction to the life insurance sales career and the sales/planning process in the personal market. Addresses total needs selling, the consultative selling process, and the needs for personal life insurance. Presents the skills used through-out the sales/planning process, from the initial client meeting, through fact finding and sales presentations, to servicing and continuing a mutually profitable relationship. Presents a review of insurance products, policy provisions, underwriting, and service.

FA 251 – Essentials of Business Insurance

Covers how life and disability income insurance can guarantee the control and value of a business following the owner's or key person's death, disability, or retirement through buy-sell agreements and key person insurance. Explore the basics of estate planning for the business owner. Examines what to say, how to say it, and when to say it to capture the attention of the business owner.

FA 261 – Foundations of Retirement Planning

Guides professionals in examining the retirement planning process, fact finding, methods of analyzing facts, retirement planning software, and sales tracking. Discusses the role of social security, and tax policies in retirement planning, and the suitability of various accumulation vehicles, such as stocks, bonds, mutual funds, life insurance, and annuities for retirement planning. Explains how retirement planning creates estate planning needs and addresses payout options, spousal benefits, and investment strategies.

FA 262 – Foundations of Financial Planning: An Overview (FSS Program only)

Provides an overview of the major components 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.

FA 263 – Foundations of Financial Planning: The Process (FSS Program only)

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 plan. Time-value-of-money, financial risk tolerance, asset allocation, and financial planning applications are also covered.

FA 264 – Foundations of Investment Planning

Provides an overview of what investment planning and the investment process are all about. Examines the securities markets and their regulation, the tax treatment of investors, how to measure investment returns, and investment risk. All types of investments are investigated, including mutual funds and other types of pooled investments. Each step in the investment process is analyzed, followed by a discussion of the role of ethics.

FA 290 – Ethics for The Financial Services Professional

Provides a practical framework for making ethical business decisions in the financial services industry. This course examines legal, compliance, and practice standards that apply to the financial services professional. The course also investigates ethical approaches to placing financial products, determining suitability, and assessing risk. Concludes with final exam.