FSEdNet 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
Understanding the
Basic Prospecting Terminology & Sources – Part One
Understanding the Basic Prospecting Terminology & Sources – Part Two
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

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

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?

Understanding Whole Life and Universal Life Insurance Policies Series

Introduction to Whole Life Insurance
Participating and Non-Participating Whole Life Insurance
Overview of Universal Life Insurance

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
Overview of Financial Products – Risk & Reward
Overview of Macroeconomics and Inflation – Part One
Overview of Macroeconomics and Inflation – Part Two
Microeconomics – Is It Important?
Overview of Setting Saving and Investment Goals
The Impact of Inflation on Savings and Investment Accounts
Understanding the Basics of Savings and Investments Taxation
Calculating How Tax Basics Work
Overview of the Various Cash Equivalent Choices
Introduction to Mutual Funds
Understanding the Fundamentals of Mutual Funds
Overview of Exchanged Traded Funds – Part One
Overview of Exchanged Traded Funds – Part Two
Introduction to Annuities
Overview of Simple and Compound Interest
Overview of Equity Investments
Overview of Debt Investments and Corporate Bonds
Overview of Debt Investments – Government Bonds
Overview of Debt Investments – Municipal Bonds
Overview of Prospectus

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?
Your Social Security Earning Statement
Better than Average – The Break Even Age – Part One
Better than Average – The Break Even Age – Part Two
How Much Do You Receive from Social Security
Overview of the 99% Problem
Overview of How to View Your Benefit
Overview of Spousal Benefits
Overview of Survivor Benefits
Overview of Working While Receiving Benefits
Overview of Divorced Spouse Benefits
Overview of Disability Benefits

Focus on Social Security Series

Series Preview
Overview of Why Social Security Guidance Matters
Social Security Chained CPI
Social Security Magic Number
FICA
The Right Points to Make a Point
Social Security Benefit Arbitrage
Woman and Social Security Benefits
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

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 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

Overview of Individual Taxation Series

- Series Preview
- Introduction to the Individual Income Tax System
- The Graduated Income Tax System
- Income Tax Compliance
- Understanding Tax Filings and Tax Deductions
- Understanding Tax Credits and Tax Schedules
- State and Local Income Taxes
- Why Review a Client's Tax Return
- Why Do I Need to Know Taxes?
- Understanding How Taxes Affects the Products You Sell

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 Plan Characteristics
Overview of Defined Contribution and Defined Benefit Plans – Part One
Overview of Defined Contribution and Defined Benefit Plans – Part Two
Overview of 401(k) Plans
Overview of 403(b), 457 and Federal Thrift Savings Plans
Overview of Self Employed Retirement Plans
The 6 Pillars of a Successful Retirement Plan
Overview of Distribution and Rollover Rules

Overview of Individual Multi-Line Products and Services 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

Monday Morning Benefit Series

Series Preview

The Fundamentals of Financial Services Discipline

Series Preview

Overview of Estate Conservation Series

Series Preview
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
Overview of Usage of Trusts in Estate Tax
Overview of Creating Tax-Exempt Wealth
Overview of Generation Skipping Tax and Trusts
Overview of the Power of Annual Gifts
Overview of Charitable Giving
Overview of Discounting of Assets
Overview of Qualified Domestic Trusts

Understanding Special Needs Series – Coming Soon

Understanding the Financial Impact of Divorce Series – Coming Soon

Overview of Planning Strategies for Retirement Series

Series Preview
Overview of Planning for Retirement
Overview of Sources of Income
Overview of What Risks Lie Ahead
Overview of Projecting Future Expenses
Overview of Projecting Future Income Needs
Overview of Projected Income Shortfall

Overview of Planning Strategies at Retirement Series

Series Preview
Overview of Income Transition

Overview of Managing Large Sums of Money
Understanding Overview of 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 – Part One
Overview of Life During the No-Go Years – Part Two

Overview of Planning Strategies for Widowhood Series

Series Preview
Overview of Challenges During Widowhood
Overview of Life Expectancy and Lifestyle
Overview of Care Provided by Family
Overview of Care Options When You Are Alone
Overview of Living Happily Ever After

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

Overview of Commercial Multi-Line Products

- 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

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

A Representative's Consideration

Series Preview
A Representative's Approach to Investing
A Representative's Investment Considerations
A Representative's Additional Considerations

The Pre-Hire Curriculum

Series Preview

The Cornerstones of the Financial Services Discipline

Five Essentials of Success

Prospecting – Part One

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

Obtaining Referrals – Part Three

Tips to Improve Telephoning Results

Making a Positive First Impression

How to Target Market to Build Relationships

The Basic Premise of all Sales Endeavors "Kissing Frogs"

The Foundations of the Financial Services Discipline

Series Preview

Overview of the Insurance Industry

Series Preview

LIMRA's "Fact's of Life"

Role of Life Insurance Series

Series Preview

Introduction to the Role of Life Insurance

Protecting Against Common Types of Risks

Overview of Who Needs Life Insurance Series

Series Preview

Who Needs Life Insurance – Single Parents

Who Needs Life Insurance – Special Needs Children

Overview of the Just Life Changes Series

Series Preview

Just Married

Just Had a Baby

Overview of Personal Finances Series

Series Preview

Overview of Earned and Other Income

Overview of Savings and Investing Series

Series Preview

Overview of Macroeconomics and Inflation – Part One

Overview of Social Security Series

Series Preview

What is Social Security

The Fundamentals of the Financial Services Discipline

Series Preview

Overview of Estate Conservation Series

Series Preview

Overview of Estate Conservation

Overview of Reducing Settlement Costs

Generational Buying Differences for Financial Services Series

Series Preview

Overview of Generational Buying Differences for Financial Services

The Basics of Investing Discipline

Series Preview

Understanding the What and How of Cost Basis

Overview of Managed Accounts

A, B, C’s of Mutual Funds