

The Risk School courses have been designed as a result of feedback from advisers dealing with the risk store and its services. Our curriculum will always be devised with adviser feedback and need as the key drivers. While we will always obtain accreditation for you, for our courses, we are not driven by regulatory requirements and mandated curricula when developing our educational courses. They will always be practical, translatable to your business and of a quality you will be delighted with.

Course 5

Using Super Ownership of Life Insurances Effectively – and staying within best advice principles

Aims

This workshop aims to:

Provide advisers with a complete overview of the implications that arise from, and improve advisers' competencies in: using superannuation funds as owners of life insurance policies, in all relevant areas: tax, estate planning, benefit payments, flexibility, access to benefits etc.

Learning outcomes

After participating in this workshop advisers will be able to:

- Describe the specific reasons why super fund ownership is the correct strategy for a client's personal circumstances
- Explain the specific reasons where super fund ownership is not relevant for all or part of a client's personal protection package
- Balance the pros and cons of super fund ownership for business insurances, to achieve a suitable client outcome
- List accurately all the advantages as well as the possible disadvantages of super ownership where it is decided to follow this strategy
- Manage the claims process for policies through super with sound knowledge of the processes to be followed and the outcomes to be expected.

Timing
1 Day

CPD Points to be up to AFA: 7 / FPA: 6