

the risk store™



WEEKLY riskread

LOGIN >

Money Management

This article appeared in Mo

RISK IN PRACTICE

Dealing with a death

When the inevitable happens, and the future is taken away from clients, advisers need to turn up – and sooner rather than later. SUE LAING spoke to an adviser who specialises in being there.



RISK



the life risk
knowledge & ideas store for
financial planning professionals
www.theriskstore.com.au

Quality outcomes from practical input into your life risk advising



Never before have you had anything quite like the risk your business.

Whether you are a financial planning adviser,

a paraplanner, a licensee or working for an insurer, the risk store has services and products - all centrally located or sourced - tailor made to improve your life risk insurance knowledge, productivity and profitability.

As a member of the risk store, you will have 24/7 online access to a giant library of life risk advice and learning tools, which have been developed and field tested over decades, as well as innovative services. Additionally, membership automatically gives you a discount when attending our risk school courses and our conferences and other events.

What does this mean for you? These quality, practical tools and services are designed to help you provide better life risk advice to more clients.

- **Better advice, more product...**
- **Covering more of the population...**
- **More effectively**

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Is as easy as 1,2,3,4... \$300 discounted* annual subscription! *Contact us for group deals*

1. Go to **www.theriskstore.com.au**
2. Click on **Become a Member**
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4. Enter your details and credit card payment....and you're in!

*Members of the AFA only. Standard price \$350. Add one-off joining fee \$90.



The Risk School offers you great results from practical, face-to-face workshops, whether you're a member or non-member.

Your practical training needs have not been well met in the past - now they will be.

Our courses are tailor designed to deliver robust practical knowledge for advisers and support staff. Presented by experienced trainers in an interactive workshop environment, our engaging courses will provide you with great knowledge you can take away, apply immediately in your business and get results from.

Upcoming workshop courses will include:

- **C1 Improving your face-to-face advice process**
- **C2 How to successfully engage your clients in the business succession process**
- **C3 Features/benefits/definitions of risk products - how do they all work?**
- **C4 Sales success strategies**

All workshops will generate CPD points.

Current members of the risk store automatically receive a discount on course fees.

For information on upcoming courses, visit **www.theriskstore.com.au/school.aspx**

endorsed by



UNIQUE SERVICES



the risk school

Quality face-to-face learning in an interactive workshop environment



Conferences

'Mastering the Pipeline' conference - March 2009 is our next event



Webinars

Be time efficient - watch and learn via your computer



Podcasts

Be time efficient - listen and learn on your MP3 player or computer

Tools to enhance life risk advising

Previously published articles, each accompanied by **In Practice** – summarising the skills and knowledge learning points as well as providing real value in steps to apply this learning.

Published articles designed to open up ideas and reinforce concepts of life risk. Each is accompanied by **In Practice** – a guide to improving your business with the ideas contained in each article.

THE RISK STORE TOOLKIT

Presentations given over the last several years – some simply educational; others translatable to client presentations and education seminars.

Download these MP3 presentations and learn more while everyone else is listening to music!! Most of these have corresponding slide presentations – the best of both worlds for learning!

Automate your written communication and you'll become more productive. Here are paragraphs to copy and paste, standard templates for letters and emails and other useful tips for wordings.

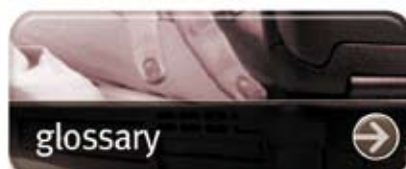
Keep on track when working through the advice process, or when helping a client manage a claim. Here's a store of checklists so you don't miss a step!

These videos (all professionally produced) contain helpful and easy to follow explanations of key concepts. Use these with colleagues and clients – if it helps...

Always wanted plain English translations of the complex concepts of life risk insurances? Here they are, together with a wealth of useful technical references.

You don't just need to know what a PMAR is: you need to know what to do when one has been requested, don't you? This is a glossary with a difference...

Regardless of what software you use, the old adage: rubbish in, rubbish out still applies. Hone your underlying needs analysis skills and get better outcomes for your clients.



Blog
Your community commentary on the industry's hot topics



Helpline & Q&A Archive
Technical hotline for life risk queries



Free regular technical email
Risk knowledge delivered right to your inbox



Industry Stats
Another risk store insurance industry initiative

the risk store™

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RISK IN PRACTICE

Getting over the application stage

SUE LAING shows that the application stage of writing an insurance policy need not be daunting.



Content	Current quantity	Future additions	Other info
TECHNICAL ARTICLES	44	20 new articles p.a. + Webinar transcripts	Plus In Practice: A guide for using each
MARKETING ARTICLES	14	20 new articles p.a. + Webinar transcripts	Plus In Practice: A guide for using each
SLIDE LIBRARY	16	Andrew Lowe leading June 07	Matt Burgess leading July 07
VIDEO LIBRARY	7 - Peter McNulty's now loaded	Andrew Lowe leading August 07	Matt Burgess leading Sep 07
AUDIO LIBRARY	4	Andrew Lowe leading June 07	Matt Burgess leading July 07
TECHNICAL LIBRARY	15 chapters with new enhanced content	An extra chapter on managing claims	Regular content additions
TEXT LIBRARY	81 written pieces	More to come!	Includes: 28 standard letters
GLOSSARY	24 references	Need requests!	
CHECKLISTS	11 practice lists	More to come!	
NEEDS ANALYSIS GUIDES	All 3 products		
new sections!	Introducing The Risk School	New Selling Skills course - look in site: all welcome	More experts being sourced
WEBINARS: VIDEO+AUDIO+SLIDESHOW+TEXT	Matt Burgess June 07	TBA	
HELPLINE QUERIES	32	One per week added	Solid learning in these
RISK READ EMAILS	33 now archived and one per week added	These are valuable, practical tools for your advising!	
PODCASTS COMING SOON!	We are recording a proportion of the site content for those who like to learn listening rather than reading		

TOTAL NUMBER OF TOOLS = OVER 140 NOW AND MORE COMING WEEKLY



the risk store Checklist pre-empting the review process

possible trigger

Purpose → There may not be a need to review every insurance client in person every year. The review needs can be firstly ascertained by conducting this checklist with the client, over the phone or by mail or email (less effective).

If any of the items below are triggered this can reveal a need for alteration of the existing portfolio, such as: increases to cover; decreases to cover; changes in policy ownership or beneficiary; new policies for new risks; reassessment of underwriting decisions; insertion of cover into superannuation; or a combination of these.

Checklist →

Client name(s): _____

Date information obtained: _____

Personal

- New (or pending) dependants including children, aged parents or disabled children/grandchildren
- Recently married, divorced or separated
- Partner now not working; responsible for home/children
- Partner now not working
- Need arising from recent estate planning review by lawyer or FP



the risk school

quality practicality independence

The risk school is launched!

We are thrilled and excited to announce the first course being offered by our new 'risk' educational centre - the risk school!

ALL COURSES ARE AVAILABLE TO BUSINESS AND NON-BUSINESS

For our first ever course we have partnered with Chris Smith - click here to read about Chris' skills and the great results experts have gained from attending Chris' workshops in the past.

2007 PROGRAMS This course is expected to generate 8 CFP points.

Our first seminar starts at:

The Face-to-Face Advice Process: Maximising Effectiveness and Results in Life Risk Advising

Chris joins with Sue Laing from the risk store to bring you a 2.5 credit seminar with 1000 plus in site content.



Policy ownership – non beneficiary recommendation

You will note that I have suggested that you non as the policy beneficiary

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