

## Consider Adding “End of Life Planning” to your Insurance Practice

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A guide to the important and often times overlooked aspect of serving your clients with a complete planning process.



## The Purpose of EOLP

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- To provide counseling for Client Families in the following disciplines: Insurance, Investments, Estate Planning, Inheritance Planning, Elder Law, Real Estate and Tax planning.



## Purpose of EOLP

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- Centering on the concerns and problems associated with “End of Life Planning” and how this topic is often overlooked or at best only placated in the clients overall planning experience.



## Result of Poor End of Life Planning

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Often causes more confusion and miscommunication of the clients overall “wishes & desires” regarding their “end of life” directives and the swift and equitable distribution of their values and their valuables



## Our Goal with EOLP Network LLC

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- to offer the Professional's represented in Financial Services Industry a training component that will educate and provide a operating platform for guided dialogue and a planning process to address these important concerns with their clients.



## Process of EOLP Education for Advisors

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- The offering of the **Registered Certificate of End of Life Planning** is proposed to be offered via the auspices of the Heartland Institute for Financial Literacy and the further Auspices of the IARFC organization for the Testing and the Registration of Certification.
- This is not a designation



## Process of EOLP Education for Advisors Continued

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Having these vital processes divided between these two nationally known and professionally respected organizations will demonstrate a greater level of Industry Self Regulation!



## Process of EOLP Education for Advisors Continued

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Education Course Through Heartland Institute  
for Financial Literacy – 1 ½ day training  
course.

Testing Component Through IARFC online  
proctoring. 100 Questions

Marketing Training and Support offered through  
Brokers Choice of America!

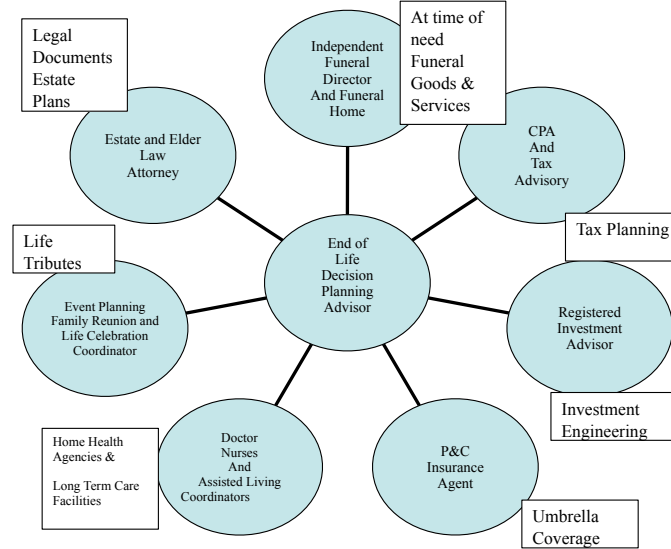


## What the End of Life Planning Network offers

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Offering professionals choosing to emphasize End of Life Planning in their practices the confidence that they have been competently and thoroughly instructed; as to how this area of the planning process fits into their overall plan development for their clientele. Increased Practice profitability.

# End of Life Planning is the Connect All Conversation for all Financial & Estate Based Programs





**Key Documents that need to be a part of every Plan  
no matter what type of Estate Plan your clients have**

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**Three different types of Estates Exist:**

**Intestate:** No Decisions No Problem! Yea Right!

**Will Based Estate:** For Simple Estates that do not require more advanced planning– consult with an Estate Planning Attorney for details.

**Trust Based Estate:** For Estates that have assets that require the swift and decisive distribution of assets to inheritors or charities to avoid the costs and delays of Probate.



## Key Documents Continued

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Do you know your clients wishes and desires as it relates to their End of Life decisions?

Who do they want to make care decisions for them?

What Kind of Medical Treatment do they want or what don't they want?

How comfortable do they want to be made if in a vegetative or incapacitated state?

How do they want to be treated?

What do they want their loved ones to know?



## EOLP Key Documents Continued

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- Advance Directives:
  - Durable Powers
  - Health Care Proxy
  - DNR
  - Life Sustaining Measures.
- Power of Attorney for Financial Concerns
  - Transfer On Death Designations for various Accounts
  - Beneficiary Deeds on Real Estate holdings

## Advanced Planning Using the End Of Life Platform Approach:

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- Ages 40-60
- & 60-80

### Use the Standard Retirement Planning

Operational System: Income Planning, Tax Planning, LTC/Medicaid Planning, Final Expense, Inheritance Planning



## Crisis Planning:

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- At the Time of Death – Money is in Motion and needs direction.
- Any age where there is no plan and a definite Terminal Illness that will result in Death within 12 months.
- Medicaid &
- VA Benefits can be situations where there may be a crisis.
- Planning must be considered potentially critical



## Planning Issues Related to the EOLD Planner:

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- Insurance Concerns
- Life Insurance
- LTC Insurance
- Wealth Transfer
- Inheritance Planning



## Planning Issues Related to the EOLD Planner:

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- Annuity Planning:
- Income Planning
- Senior Income Tax
- Planning.
- Asset Protection
- Probate Avoidance
- Economic Loss
- Avoidance
- Annuity Arbitrage



## Planning Issues Related to the EOLD Planner:

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- Qualified Plan Distribution Planning:
- Stretch
- Roth IRA + Stretch
- IRA Arbitrage



## Problems, Pitfalls, and Roadblocks With EOLP

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- Advisors are afraid to address the topic
- Uncovers a torrid of potentially negative emotions.
- Religious/Non-Religious Roadblocks to pre-planning and Insurance.
- Blended Families & Their In-Law/Out-Laws problems.



## End of Life Planning Network Market Approach Development Projects: TBA

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- ❑ Pre-Planning Mass Market Appeal Product and Sales Approach.
- ❑ Crisis Planning Family Funeral Advocacy Approach.
- ❑ Funeral Expense Trust Product Offering for your existing clients to begin EOLP.
- ❑ Wishes and Desires Planning Module for your client intake interview and Annual Reviews.
- ❑ Ethical Will Workshop Instruction.

# End of Life Planning Education

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- RCEOLP Course

Heartland Institute.

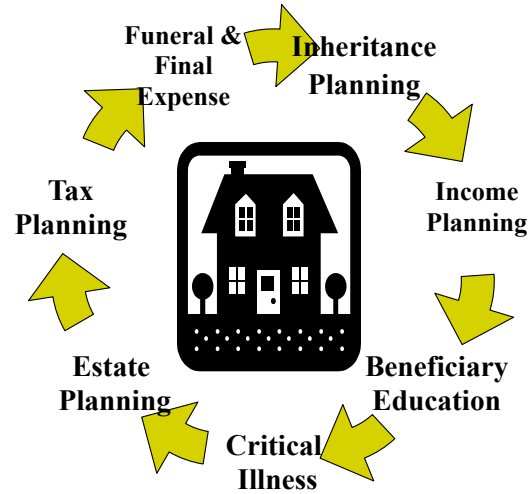
IARFC .

End of Life Planning  
Network.

Adds a Multi-Generational  
Dimension to your  
Practice. Don't miss out on  
opportunities to create  
lasting Legacies of Love  
for your Client Families!



# End of Life Connect All Planning Approach “Circle of Protection”





## BCA Marketing Offers

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- End of Life Planning Network LLC
- Integrity Memorial
- Family Funeral Advocates
- RCEOLP – Course (Heartland & IARFC Endorsed)
- Proprietary Systems and Marketing Strategies to implement into your current practice.