

Topical Highlights by Course

The Financial Planning Process

- Step 1 – Prioritize Goals
- Step 2 – Emotionally Commit
- Step 3 – Secure an Agreement
- Step 4 – Collect Data
 - FP software integration (to)
- Step 5 – Create the Plan
 - FP software integration (from)
- Step 6 – Determine Solutions
- Step 7 – Discuss Solutions
- Step 8 – Implement the Plan
- Step 9 – Update Periodically

Understanding the Maze of Financial Problems

- Cash and Debt Management
- Income Taxes
- Investments
- Insurance
- Estate Transfers

Cash and Debt Management Solutions

- Cash Management
 - Spending Patterns
 - Emergency Reserves
- Debt Management
 - Debt Shifting
 - Personal Loans
 - Retirement Plan Loans
 - Life Insurance Loans
 - Margin Loans
 - Home Equity Credit
 - 1st Mortgage Refinance
 - Better Credit Cards
 - Accelerated Repayment

Income Tax Solutions

- Filing Status and Exemptions
- Income Sources
- Tax Deductions
- Alternative Minimum Tax

Stock and Bond Solutions

- Stocks
 - What is a Share of Stock?
 - How are Stock Prices Determined?
 - Reading the Stock Tables
 - How Are Stocks Categorized?
 - How Do Securities Analysts Evaluate Stocks?
 - Stock Exchanges and the OTC Market
 - Stock Market Indexes
 - Stock Options, Warrants and Rights
 - What is a Preferred Stock?
- Bonds
 - What is a bond?
 - How Are Bonds Categorized?
 - How Are Bond Prices Determined?
 - Economic Indicators and the Bond Market
 - Bond Market Indexes
 - Reading the Bond Tables
- Asset Allocation
 - Common Problems With Investments

Managed Money, Mutual Fund and Annuities

- Managed Money Basics
- Key Considerations
 - Money Manager’s Track Record

Managed Money continued...

- Investment Policy
- Investment Style
- Performance Results
- Volatility
- Turnover Rate
- Overall Cost
- Mutual Funds
 - Types of Mutual Funds
 - When is a Mutual Fund Appropriate?
- Annuities
 - Types of Annuities
 - When is an Annuity Appropriate?
- Money Management Services
 - Professional Money Managers
 - WRAP Accounts
 - When is a Money Management Service Appropriate?

Will and Trust Solutions

- Why Have an Estate Plan?
- Ownership – The Key to Estate Planning
- Mistakes to Avoid
- Wills
 - The Basics of Wills
 - How to Prepare a Will
 - Wills and Estate Planning
 - When is a Will Enough?
- Trusts
 - The Basics of Trusts
 - Types of Trusts

Insurance and Employee Benefit Solutions

- Life Insurance
 - Basics of Life Insurance
 - Types of Life Insurance
 - Life Insurance as an Employee Benefit
 - Individual vs. Group Life Insurance
 - **Your Life Insurance Benefit (add-on tutorial)**
- Disability Insurance
 - Basics of Disability Insurance
 - Disability Insurance as an Employee Benefit
 - Individual vs. Group Disability Insurance
 - **Your Disability Insurance Benefit (add-on tutorial)**
- Long-Term Care Insurance
 - Who Needs Long-Term Care Insurance?
 - Basics of Long-Term Care Insurance
 - Long-Term Care Insurance as an Employee Benefit
 - Individual vs. Group Long-Term Care Insurance
 - **Your Long-Term Care Benefit (add-on tutorial)**
- Health Insurance
 - Basics of Health Insurance
 - Types of Health Insurance
 - Health Insurance as an Employee Benefit
 - Individual vs. Group Health Insurance
 - **Your Health Insurance Benefit (add-on tutorial)**
- Retirement Plans
 - Qualified Retirement Plans
 - Non-Qualified Retirement Plans
 - Individual Retirement Accounts (IRAs)
 - Distributions from Retirement Plans
 - **Your Retirement Plan Benefit (add-on tutorial)**
- Employee Stock Options
 - Basics of Employee Stock Options
 - Types of Employee Stock Options
 - Exercising Employee Stock Options