

# Insurance Strategies for the Small Business

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- Become a valuable resource to clients dealing with business succession issues
- Create succession plans using insurance as a strategic tool

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- Free educational consultation available**

## INSURANCE STRATEGIES FOR THE SMALL BUSINESS

Small business forms the backbone of the Canadian economy, yet only a minority of businesses successfully pass to new owners. Sophisticated strategies are needed to ensure greater success in the transition of business ownership. This course features a comprehensive textbook by Glenn R. Stephens, LL.B. "Estate Planning with Life Insurance" together with practical case studies to bring home the benefits of new wealth planning discussions with your clients and the multi-advisory team that may be working with you in succession and estate planning. This is an excellent course for any tax advisors working in planning for family succession or in terminal return preparation.

### CONTENT DESCRIPTION & KEY CONCEPTS

This program will consider the vital role that life insurance can play in the successful transition of a business on a business owner's death from two perspectives: (i) the individual who intends to pass his or her interest in a business to other family members (such as children) and (ii) the business owner whose interest in a business will pass to someone outside the family. Learn unique insurance solutions applicable to each type of business.

### CERTIFIED SKILLSETS YOU WILL LEARN

The student will learn how to apply income tax information to the matching of insurance products in a variety of client situations and in particular how fact-finding and the proper determination of client objectives can be helpful in analysis, recommendations, implementation and follow-up activities with clients. This course is particularly relevant to tax and financial advisory firms whose professionals work together to advise clients.

### COURSE COMPONENTS

**MULTI MEDIA INTRODUCTION** – Your virtual instructor overviews key concepts in each chapter.

**KNOWLEDGE JOURNAL TEXTBOOK** – A full course manual containing detailed study materials, chapter by chapter.

**EVERGREEN EXPLANATORY NOTES** – A comprehensive reference library.

**PRACTICE MANAGEMENT THESIS** – Your formal case study online: a great review before your final exam.

**TESTING** – Chapters end with multiple-choice quizzes and true-to-life cases. A comprehensive final exam is written at the end of your studies.

**ACCREDITATION** – Earn 30 CE/CPD credits per course.

### WHY THIS COURSE IS TIMELY?

Estate Planning with Life Insurance is an important cornerstone of family wealth planning, but with recent tax changes, a professional update is required for any tax and financial advisor working with high net worth families. From changes dealing with "10/8" strategies, leveraged insurance annuities, retirement compensation arrangements and proposed new exempt test rules for insurance policies, there are a number of new issues to consider.

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- 1 The Role of the Insurance Professional
  - 2 Taxation Overview
  - 3 Life Insurance and the Need for Estate Liquidity
  - 4 Introduction to Corporate-Owned Life Insurance
  - 5 Family Business Succession
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  - 7 Reviewing Wills & Shareholder Agreements
  - 8 Accumulation and Leveraging Strategies
  - 9 Charitable Giving Strategies Using Life Insurance
  - 10 Life Insurance and Trusts
  - 11 Creditor Protection
  - 12 Disability Buyouts and Critical Illness Insurance
- Study Time: 30 hours

## STEP 1: STUDENT IDENTIFICATION

Name _____	Returning Student ID # _____
Company _____	
Address _____	
City _____	Province _____
Postal Code _____	Email _____
Phone with Area Code _____	Fax _____
Referred By _____	Current Designations/Licensing _____

## STEP 2: TUITION FEES

- Single Course Tuition Fee** **\$795**
- Electronic Textbooks** **No Extra Charge**
- Hard Copy Textbooks and Delivery** **\$ 95**

**OR**

- Choose Certified Skills Diploma or Designation Program and save**

See [www.knowledgebureau.com](http://www.knowledgebureau.com) for tuition funding options and details on qualifying for tax credits.

## STEP 3: PAYMENT PLANS

- Full Payment Plan** (Branch Office study groups save 10%):  
Number of Courses: \_\_\_\_\_ **A** x fee from Step 2 = **B** below
- |                                     |                   |
|-------------------------------------|-------------------|
| <b>TOTAL TUITION FEES:</b>          | \$ _____ <b>B</b> |
| Hard Copy and Delivery (see step 2) | \$ _____ <b>C</b> |
| <b>SUBTOTAL (B + C)</b>             | \$ _____ <b>D</b> |
| GST/HST (885004713RT001)            | \$ _____ <b>E</b> |
| <b>TOTAL DUE (D + E)</b>            | \$ _____ <b>F</b> |
- EZ-Pay Instalment Plan:** Call 1-866-953-4769 for details.

## STEP 4: PAYMENT METHODS

- CREDIT CARD:**  Visa  MC  Amex Expiry Date \_\_\_ / \_\_\_
- Card Number \_\_\_\_\_
- Name on Card \_\_\_\_\_
- Signature \_\_\_\_\_

## STEP 5: REGISTRATION OPTIONS

**Phone:** 1-866-953-4769 **Fax:** 1-204-953-4762  
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