

## LUTC 201 – EXPLORING PERSONAL MARKETS

*Using Effective Marketing and Prospecting Strategies to identify Potential Clients.*

This Course focuses on marketing that supports an overall client-focused selling strategy of building long-term, mutually beneficial relationships. It teaches newer advisors how to define target marketing, approach prospects, and provide service in the personal insurance market.

### Highlights:

- Presents basic planning concepts and needs applicable to the personal insurance market
- Covers the process of prospecting, with an emphasis on referrals
- Discusses how to develop a strategy for identifying target markets

**Availability:** Classroom

**Length:** 8 weeks and a final examination

## LUTC 202 – MEETING CLIENT NEEDS

*Uncover Your Client's Needs Through Effective Communication.*

This course offers an introduction to the life insurance sales career and the sales/planning process in the personal market. Topics include total-needs selling, the consultative selling process, and the need for personal life insurance. This course also reviews insurance products, policy provisions, underwriting, the taxation of life insurance and effective communication skills that will enhance an advisor's business.

### Highlights:

- Focuses on effective communication skills for use throughout the sales/planning process
- Emphasises the importance of relationship building skills as the basis of sales success

**Availability:** Classroom

**Length:** 8 weeks and a final examination

## LUTC 211 – DISABILITY INCOME

*Cross Sell Your Life Clients*

Disability income is a perfect complement to life insurance, offering cross-selling opportunities that can increase agent productivity. This course examines disability income insurance and the related products of business buyout coverage, business overhead expense insurance, and long term care insurance.

### Highlights:

- Explains the critical need for disability income coverage
- Demonstrates what it means to be a true income protection expert
- Reviews proven approaches used by the best in the business
- Teaches how to overcome common objections and close the sale

**Availability:** Classroom

**Length:** 12 weeks and a final examination

## LUTC 251 – ESSENTIALS OF BUSINESS INSURANCE

*Design Solutions for the Business Owner*

This course examines how business owners can use life insurance to continue a business beyond their death or the death of another key person. Students learn how to use sample letters and fact-finding forms, as well as presenting and closing techniques. We'll teach you effective words to use and "what to say. How to say it, and when to say it" to capture the attention of the business owner.

### Highlights:

- Presents the basics of estate planning for the business owner
- Explores succession planning, with emphasis on buy-sell agreements funded with insurance

**Availability:** Classroom

**Length:** 8 weeks and a final examination

## LUTC 261 – RETIREMENT PLANNING

*Baby Boomers and their Long Term Retirement Planning Goals*

This course provides an overview of the changing demographics that are creating increased numbers of prospects for retirement planning. It also addresses long-term retirement planning goals and explains how the responsibility for planning continues to shift to individuals.

### Highlights:

- Addresses ways to accumulate money for retirement, to fund an education, to satisfy long term needs, and more
- Discusses the role of Social Security, Medicare and Medicaid and tax policies in retirement planning
- Explores the suitability of accumulation vehicles, including stocks, bonds, mutual funds, life insurance and annuities.

**Availability:** Classroom

**Length:** 12 weeks and a final examination

## LUTC 290 – ETHICS

*Ethics for the Financial Services Professional*

**Availability:** Self Study

**Length:** 8 weeks and a final examination

### DEFERRAL - \$500.00

Students may defer to another semester and must do so by the deadline date for the enrolment of that semester.

### CANCELLATION - \$1,900.00

#### Option 1

Students may cancel their enrolment up to two weeks after the start of class. The cost of the text plus an administration fee would be deducted and the balance remitted to students.

#### Option 2

A credit can be given to students whereby they may retain their texts and re-enroll in that course at any time at no cost.

### SUPPLEMENTAL - \$650.00

Students who miss the exam, or are not successful in the first writing of the examination will be eligible for the NEXT available sitting.

### RE-ENROLMENT - \$1,450.00

Students who attain less than 40% or fail the supplemental examination can re-enroll for the next programme.

**REGISTRATION INFORMATION:**

**Cost: \$ 2,047.50**

**COURSE REGISTRATION INFORMATION**

**JUNE 30<sup>th</sup>**

Classes commence in August with examinations to be held in December.

**OCTOBER 31<sup>st</sup>**

Classes commence in January with examinations to be held in April.

**FEBRUARY 28<sup>th</sup>**

Classes commence in April with examinations to be held in August.

**SUPPLEMENTAL REGISTRATION INFORMATION**

January 31<sup>st</sup> – Exam in February

May 31<sup>st</sup> - Exam in June

September 30<sup>th</sup> - Exam in October

Applications will **NOT** be processed without **complete** information and full tuition fee being paid. Name should appear exactly as you want it on official documents.

**TTAIFA, through the American College offers the LUTC and LUTCF courses of Study.**

(LUTC – Life Underwriters Training Course)  
(LUTCF – Life Underwriters Training Course Fellow)

**TRANSFER OF CREDIT POLICY**

<u>Course Completed</u>	<u>Credits Being Given</u>
IFATC 101	LUTC 202
IFATC 102	LUTC 251
IFATC 103	LUTC 211

**IMPORTANT INFORMATION**

<u>IFATC Courses Completed</u>	<u>Subjects to be taken to complete the LUTC Course</u>
101	201, 251, 211, 261
102	201, 211, 261
103	201, 261

To obtain the **LUTCF** designation one must also complete the 290 course of study.

**LUATC Graduates**

To obtain the LUTCF Designation one must complete 261-Retirement Planning plus the 290 – Ethics for the Financial Services Professional.

Replacements, Transfers, Cancellations, must be done within 2 weeks after the start of class. Text books must be returned in immaculate condition. If books are not in exceptional condition the cost of the text plus the cancellation fee would be deducted before a refund is given.

**TRINIDAD AND TOBAGO  
ASSOCIATION OF INSURANCE  
AND FINANCIAL ADVISERS**

**LUTC / LUTCF**

