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The insurance industry has become more and more creative in developing policies that are flexible enough to meet consumers needs while maintaining a reasonable cost. As a result, insurance and financial advisory professionals must stay current with the newest techniques and latest tools that have emerged.

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With the passage of the SECURE Act in late 2019 and the recent COVID-19 legislation, financial advisors, planners, and insurance professionals are in need of up-to-date, reliable tools and expert insights into income tax planning techniques. Every area of tax planning covered in this book is accompanied by the tools and techniques you can use to:

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The Tools & Techniques of Insurance Planning and Risk ...

transfer the tools techniques of life insurance planning is the best guide for any insurance or financial planning the tools techniques of life insurance planning 5th edition is part of the popular leimberg library series and delivers expert insight and the tools needed to utilize life insurance in the most effective ways from reader reviews clifford

This is the third edition of our popular professional resource specifically tailored for non-insurance professionals. Financial planners, tax advisors, and estate planners have all found this book to be invaluable in their practices because it provides the insights, understanding and tools to guide clients as they seek to manage risk and properly plan insurance coverage.

Life insurance remains one of the cornerstones of financial planning. If you provide life insurance planning to clients, or are looking to expand your business in this key area, this book is a must-have.

This comprehensive book provides the tools and techniques needed to assess, quantify, and address the risks that all businesses face. It explains the framework of the risk management process, including a discussion of the latest thinking on Enterprise Risk Management. It then discusses the tools that may be used to address business exposures. The book features more than twenty-five chapters, including the tools and techniques of traditional and enterprise risk management, global exposures, loss control, claims management, disaster planning, insurance coverage, contractual transfer, broker and vendor relationships, and alternative risk transfer.

This is the fourth edition of our popular professional resource specifically tailored for non-insurance professionals, newly revised with an increased emphasis on techniques that can be used for personal and business clients. Financial planners, tax advisors, and estate planners have all found this book to be invaluable in their practices because it provides the insights, understanding and tools to guide clients as they seek to manage risk and properly plan insurance coverage. The Tools & Techniques of Insurance Planning and Risk Management, 4th Edition, provides expert guidance on all key personal and business-related policies, including life, health, disability, social insurance, commercial property insurance, workers compensation, business umbrella, directors and officers liability, cyber liability, and much more. In this fully revised and updated edition, respected authors Stephan R. Leimberg, CEO of Leimberg and LeClair, Inc.; Kenneth W. Price; and Jesus M. Pedre provide proven, practical guidance you can apply immediately. Each chapter breaks down complex insurance information so that non-insurance professionals can understand the intricacies of the coverage offered by each product line, allowing planners to insure that

their clients have the right type and amount of insurance for their risk profiles This edition delivers: Thirty-two newly updated chapters divided into five sections on the principles of risk and insurance; insurance company operations; personal and commercial insurance lines; life and health insurance planning needs; and commercial property & liability A new chapter on cyber insurance provides information on the most common types of cyber threats faced by businesses today, as well as coverage information about cyber insurance policies to help businesses decide which potential risks can be insured against A new section on commercial flood insurance details the options for how businesses can obtain flood coverage on the private market to protect against ever-more-common flood risks Newly updated materials on the National Flood Insurance Program (NFIP) for homeowners Updated content on personal and business auto policies, including coverage for ride-sharing activities Updated coverage information for managing healthcare cost risks for individuals and businesses, including ACA mandates, disability, and long-term care policies Additionally, the risk management techniques in this book are integrated with up-to-date tax and government insurance information so that planners can incorporate that information into their clients' insurance planning activities to avoid duplicate coverage and take advantage of potential tax savings that are available to individuals and businesses.

The insurance industry has become more and more creative in developing policies that are flexible enough to meet consumers needs while maintaining a reasonable cost. As a result, insurance and financial advisory professionals must stay current with the newest techniques and latest tools that have emerged. The expert authors of *The Tools & Techniques of Life Insurance Planning, 6th Edition*, have delivered a resource that helps you do just that. It delivers:

- Detailed information about the entire range of life insurance products that can be used by estate and financial planners in a wide variety of circumstances
- Planning techniques for retirement income needs, estate and gift tax avoidance, estate liquidity needs, and long-term care planning
- Plain-language descriptions of the tax consequences of various life insurance products and strategies that plans can use to minimize tax liabilities
- Planning techniques for individuals and businesses, including key personnel policies and buy-sell agreements
- Coverage of advanced topics, such as 103 exchanges, the transfer-for-value rule, and the use of life insurance products for charitable gift planning

*The Tools & Techniques of Life Insurance Planning, 6th Edition*, Delivers the Expert Insight and the Tools You Need to Utilize Life Insurance in the Most Effective Ways This latest edition includes new and expanded coverage of:

- Strategies for life insurance planning that take into account higher tax rates and the new Net Investment Income Tax
- Expert advice on how to modify existing life insurance plans in light of recent changes to portability rules and the increased estate tax exemptions
- Updates on DOMA/same-sex marriage issues and their effect on life insurance planning for new and existing clients
- Insight in to how state-level changes to dynasty trusts and the Rule against Perpetuities (RAP) affect life insurance planning
- Enhanced buy-sell agreement strategies
- Information about entity redemption as a technique for providing estate tax liquidity

This brand new publication provides a thorough overview of insurance planning and risk management strategies, specifically tailored for non-insurance professionals, including financial planners, tax advisors, and estate planners.

This book presents the main valuation approaches that can be used to value financial institutions. By sketching 1) the different business models of banks (both commercial and investment banks) and insurance companies (life, property and casualty and reinsurance); 2) the structure and peculiarities of financial institutions reporting and financial statements; and 3) the main features of regulatory capital frameworks

for banking and insurance (ie Basel III, Solvency II), the book addresses why such elements make the valuation of financial institutions different from the valuation of non-financial companies. The book then features the valuation models that can be used to determine the value of banks and insurance companies including the Discounted Cash Flow, Dividend Discount Model, and Residual Income Model (with the appropriate estimation techniques for the cost of capital and cash flow in financial industries). The main techniques to perform the relative valuation of financial institutions are then presented: along the traditional multiples (P/E, P/BV, P/TBV, P/NAV), the multiples based on industry-specific value drivers are discussed (for example, P/Pre Provision Profit, P/Deposits, P/Premiums, P/Number of branches). Further valuation tools such as the "Value Maps" or the "Warranted Equity Method" will be explained and discussed. The closing section of the book will briefly focus on the valuation of specific financial companies/vehicles such as closed-end funds, private equity funds, leasing companies, etc.

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