



Insurance Continuing Education: Life and Health

May 7, 2009 ▪ 8:00am - 5:00pm
The Bankers Center ▪ Baton Rouge, LA

Registration Form

Name	Email Address
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
Company _____	
Address _____	
City/State/Zip _____	
Phone _____	Fax _____

Payment Options

Check (Made payable to the Louisiana Bankers Association)
 Visa MasterCard
 Card # _____ Expiration Date _____
 Credit Card Billing address _____
 Amount to be charged on card _____
 Signature _____ Name on Card (Please Print) _____

This class is approved for 8 CE hours with the Louisiana Department of Insurance.
A certificate will be awarded upon completion of the class.

Location

The Bankers Center
5555 Bankers Avenue
Baton Rouge, LA 70808
225-387-3282

Please fax this registration form before
mailing. Registration can also be submitted on LBA's
Website, www.lba.org,
in the Education Section.
Fax: 225-343-3159

Registration Fee

\$125

Louisiana Bankers Association
5555 Bankers Avenue
Baton Rouge, LA 70808
225-387-3282

Agenda

7:45 a.m.	Registration
8:00 a.m. - 12:00p.m.	Life Insurance Concepts
12:00 p.m. - 1:00p.m.	Lunch on Your Own
1:00p.m. - 5:00 p.m.	Applications of Life & Disability Insurance to Business Needs

**Online registration list updated
weekly at www.lba.org
in the Education Section.**



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Life Insurance Concepts and Applications of Life & Disability Income Insurance to Business Needs

Learning Objectives for Life Insurance Concepts:

- Identify the general uses of life insurance
- Describe the characteristics of Term Life Insurance
- Explain the features of three types of Term Insurance – Level Term, Annual Renewable Term and Decreasing Term
- Name and describe the characteristics of Whole Life Insurance
- List and describe the six components of a Universal Life Insurance policy
- Identify the flexibility choices afforded by Universal Life Insurance
- Compare and contrast the difference between a Universal Life contract and a Whole Life contract
- Explain the tax considerations for life insurance as it relates to the premium, cash value and death benefit
- Briefly explain the benefits provided by the major riders in life insurance policies
- List and describe some of the more common Standard Provisions of a Life Insurance contract
- Describe the non-forfeiture options of a whole life policy
- Identify the dividend options of a participating life insurance policy
- Explain the types of and manner in which beneficiaries are named in a life insurance policy
- Explain the issues for the insured and the agent as it relates to the issuance of a Conditional Receipt
- Describe how death benefits are paid under the various settlement options of a life insurance contract

Learning Objectives for Applications & Disability Income Insurance to Business Needs:

- List and describe the various business entities and the problems created by the death or disability of an owner
- Describe the potential problems (and suggested remedies) with an Employer-Owned Life Insurance (EOLI) contract
- List five (5) elements desired by the remaining owners after the death or disability of one of the owners
- Describe the requirements that make a business valuation viewed more favorable with the IRS
- List five (5) methods of funding a buy-sell agreement
- List and describe the various buy-sell arrangements that can be provided to insure proper transition after the death or disability of a business owner
- Identify the characteristics of a key person



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Life Insurance Concepts and Applications of Life & Disability Income Insurance to Business Needs

Learning Objectives for Applications & Disability Income Insurance to Business Needs, continued:

- Explain the steps in implementing a key person insurance plan
- Describe the uses of key person insurance by a business and various methods of placing a value on the key employee
- Briefly explain the concept of an Executive Bonus (162 Plan) for selected key executives of the business
- Briefly explain the advantages of an Executive Bonus (162 Plan) for the Employer and the Employee
- Explain the use and primary purposes of the Business Overhead Policy

Who Will Benefit

Life and Health Insurance Agents

Registration Fee

\$125

Workshop Instructor

JERRY RHINEHART, CIC, CLU, ChFC, RHU, Panama City, FL

Jerry Rhinehart graduated from the University of West Florida in 1970 from the College of Education. After college he taught high school for one year, and then worked for the West Bend (Wisconsin) Company. Later he played professional golf before entering the insurance industry. In 1975 he began as an agent with a property & casualty direct writer, and moved to management in 1980. In 1984, he and his wife formed and operated their own independent agency (Rhinehart Insurance Agency - Tallahassee, FL).

In January of 1988, he assumed an additional position as Director of Education for PIA of Florida. In this capacity he was in charge of education programs, instruction and educational articles for the membership. On April 1, 1989, he rejoined his agency on a full-time basis, and headed up the life and financial services department of the agency. In January of 1995, the property and casualty division was sold to Hamrick & Poe Agency (Tallahassee). Jerry continues to operate a life and financial services agency - Rhinehart & Associates located in Panama City, FL.

Jerry serves on the National Faculty of the Society of Certified Insurance Counselors. He attained his CIC in 1986, his CLU in 1987, his ChFC in 1988, and his RHU in 1997. He is a director and Past-President for the Tallahassee Chapter of CLU and ChFC. He also served as a director and Secretary/Treasurer for Professional Insurance Agents of Florida and is a past Agent of the Year for that organization. He is a former national member of the Board of Governors of the Certified Insurance Counselors (Austin, TX). Since 1986, Jerry has conducted more than 1,000 programs to insurance, CPA and attorney groups on topics that range from Estate Planning, Long Term Care, Life Insurance, Annuities, Business Perpetuation and Health Insurance. He frequently writes articles for various insurance trade magazines on the above topics.