

# PPI Toolkit

## A PRODUCTIVITY TOOL THAT CAN HELP YOU SELL LARGER FACE AMOUNTS AND HIGHER PREMIUM CASES

**PPI Toolkit is proprietary software that is designed to increase productivity and revenue.** It helps you present and explain ideas, concepts and product categories to your client. Point of sale presentations are branded to you and customized for your client's unique situation, and utilize powerful back end calculators to present complex concepts with simple language and attractive graphics.

The desktop program brings together sales ideas and client presentations, practice management tools, and current rates and illustrations. Every time you launch PPI Toolkit, it alerts you if there is a new version of insurer illustration software to download.

When you deliver a Toolkit presentation to your client, you demonstrate your preparedness, professionalism, and knowledge.

**TOOLS ARE ORGANIZED ACCORDING TO THE SALES PROCESS.**

### PLANNING TOOLS

**Have a DIALOGUE with your client and TAILOR a presentation to their NEEDS**

#### **Income Replacement**

This applet is a comprehensive sales tool used to help illustrate the key benefits and features of today's income replacement products. It offers a simplified disability income needs analysis to help illustrate your client's current financial position and their potential disability income gap.

#### **Security Needs Analysis – Estate Plan**

This applet is a tool for analyzing the life insurance needs of your client by collecting details on their income, the family needs for cash and for income at death, the family sources for cash and income, and the resulting insurance requirements to cover any shortfall. SNAP illustrates the figures in easy-to-view graphs. A fact finder form is provided for collecting information while meeting with your client.

#### **Security Needs Analysis – Retirement Plan**

The SNAP applet includes a tool to project the client's retirement income requirements. It examines their current investment portfolio, outlines the government benefits, calculates any shortfall and makes a recommendation on how much the client should be contributing to their investments to achieve their retirement income objectives.

### INSURANCE CONSIDERATIONS

**IDENTIFY insurance OPTIONS and suitability to meet your client's REQUIREMENTS**

#### **The Benefits of Permanent Insurance**

This presentation reviews the many tax and estate planning opportunities available to Canadians through permanent insurance including: a strategy for creating a tax deferred savings plan, estate enhancement, an insured retirement program, estate equalization, funding for capital gains liabilities and planned charitable gifting.

#### **Bridging Risk**

This presentation outlines five major risks in life and compares the probability of each event occurring. The risks addressed are: the chance of experiencing a house fire, a catastrophic car crash, death before age 70 of an individual currently aged 40, loss of ability to perform your own or any occupation, or a critical illness. The probability comparison shows how important it is to have insurance coverage for critical illness.

#### **The Value of a Segregated Fund**

This presentation is an introduction to the benefits offered with Segregated Fund products. It highlights key features exclusive to Segregated Funds and illustrates a detailed comparison of both the Segregated Fund and Mutual Fund contracts.

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### **D** INSURANCE CONSIDERATIONS

*Continued from page 1.*

#### **Understanding Your Life Insurance Options**

This presentation is a comprehensive summary of the purpose and characteristics of temporary and permanent life insurance. The benefits of Universal Life insurance are reviewed in-depth and illustrative graphs are provided to help understand the differences.

#### **Benefits of Joint Last-to-Die**

This applet outlines the key features of the Joint Last-to-Die products. It highlights the pricing advantage offered with Joint Last-to-Die and discusses planning opportunities available to help meet your client's needs.

#### **The Cost of Waiting**

Many clients purchase term insurance today knowing that eventually they will be converting some or all of the coverage to a permanent plan. This applet compares the cost of permanent insurance today versus the future costs of permanent if conversion occurs in the future. It highlights increased term renewal rates and the increase in future permanent life insurance premiums in a detailed cash flow analysis report on a 10, 20, or 30 year basis.

### **D** INSURANCE ANALYSIS

#### **Apply the NUMBERS to demonstrate SAVINGS in a quick and simple ILLUSTRATION**

#### **Life Insurance Funding Options**

This applet describes the two main categories of insurance, Term and Permanent, and allows you to compare a selection of products for the client. It can highlight products such as Term 10, Term 20, Term to 100, Universal Life and Whole Life, and describes the advantages and disadvantages of each. It also presents a detailed cash flow analysis including NPV and ERR calculations for each product.

### **D** STRATEGIES

#### **Use STRATEGIES to illustrate IDEAS and CONCEPTS**

#### **Insured Annuity**

This applet addresses the fear of outliving investments during retirement and illustrates the traditional GIC income strategy in which a retiree may outlive their savings due to capital withdrawal. That strategy is compared to an insured annuity approach in which income requirements are met with a life annuity while estate capital is preserved through the use of life insurance.

#### **Creating an Estate Bond**

This applet illustrates the difference in the estate value for a conventional investment portfolio, such as GICs, and a permanent life insurance product. It highlights the key features of the "estate bond" concept with a detailed cash flow analysis, and optionally illustrates the concept in the context of a corporate investment portfolio.

### **D** PRACTICE MANAGEMENT

#### **MANAGE industry-related COMPLIANCE requirements with PRACTICE ASSISTANT**

#### **Practice Assistant**

Practice Assistant is a collection of documents to help manage industry-related compliance requirements. It will create customized letters of engagement for use with your clients to help start the financial planning conversation and process. It also offers access to PDF-format documents including a PIPEDA Guidance Manual, a Guide to FINTRAC Audits, and an AML Compliance Regime.

*For more information or training on PPI Toolkit, contact your local marketing office.*