

Financial Planning Association – New York
May 15, 2014 — 15th Annual Spring Forum

Planning with Life/LTC Insurance Combo Products

A Few Ways of Thinking About Combination Products

Presented by Glenn S. Daily, CFP[®], CLU, ChFC

1. Insurance economics: Optimal contract design
2. Portfolio theory
3. Real options analysis: Option to switch outputs, option to abandon, option to wait
4. Operational efficiencies: Administration, underwriting, risk management, taxes
5. Behavioral economics: Loss aversion, mental accounting, overconfidence

For more information, see Glenn S. Daily, “Combination products: Are they worth a look?”, glennndaily.com.