

## **Selected Topics in Insurance: How Fee-Only Financial Advisors Can Add Value**

**Presentation to the NAPFA Boston Virtual Study Group  
September 27, 2007**

### **Annuities**

1. Choose an analytical framework for thinking about the role of annuities in financial planning
2. Make the case for waiting to buy
3. Take advantage of the few no-brainer opportunities that do exist

### **No-lapse universal life**

1. Explain the disadvantages as well as the advantages
2. Help your client take advantage of the premium flexibility provided by the policy

### **Life settlements**

1. Discuss other options
2. Obtain an independent appraisal
3. Set up a bidding process that will benefit your client
4. Negotiate the life settlement broker's commission