Banking and Insurance · BA16

Fundamentals of Life Insurance and pension Savings

Madrid · 21 - 25 Dec 2026

Date	Venue	Duration
21 - 25 Dec 2026	**Madrid**	**1 Week**
Fee	Ref	Language
£5,000 GBP	**BA16**	**English**

Introduction

This Fundamentals of Life Insurance and Pension Savings training course presents the appropriate techniques for proposing to each participant the experience and skills required for more productive work, as well as the significant behavioural improvements required for greater effectiveness.

Private Life Insurance applications lengthen our lives, improve our health, protect our debts, and plan for the future. They can deal with threats to our loved ones and our wealth that arise from unforeseen situations such as an adventure or a dread disease, financial uncertainties, and many others. Private Life Insurance appears to be an appropriate consideration for our retirement years, especially given the current downturn in the Social Security system, to meet our desires and desires for a retirement life with financial balance.

Life insurance is a global industry governed by a strong framework and constrained by a challenging economic environment. Life insurance is accepted as the means for people to achieve financial assurance throughout their lives. Modern techniques are used to determine the insurance needs to be filled and to select the best and most unique solution for each registered person. Through the commonly managed Financial Planning Process, Insurers can help people set and implement their financial goals.

This training course will highlight:

- The Basics and Laws directing the Insurance Market
- How Underwriting and Claims Procedures are working in Life Insurance
- Testing of Life Insurance Needs and the Financial and Insurance Planning Process
- Sources of Life Protection products including Accident and Health Products
- A review of the investment products
- How the Individual Pension products on the three pillars of the Retirement Planning profession
- The Retirement Savings Options?

Course Objectives of Fundamentals of Life Insurance and

pension Savings

The participants will be capable to explain insurance definitions and dissolving insurance policies by using insurance terminology under the legal framework governing the life insurance business. They will improve their skills to identify the clients' insurance wants to explain the coverage, limits, and exemptions of various Life Insurance plans. They will be capable to provide insurance and financial guidance to clients and investigate pension exercises technically.

By the end of this training course, the participants will be qualified to:

- Explain theories of life insurance
- Recognise the insurance demands of the insureds
- Understand the financial planning process
- Change the various types of life **insurance**
- Achieve a lifelong retirement programme

Course Methodology of Fundamentals of Life Insurance and pension Savings

This Fundamentals of Life Insurance and Retirement Savings training course utilises a mixture of lectures and interactive presentations and live conversation.

This will be verified with tables and charts used to consolidate receiving with mini case studies, practical activities, and analysis. Every day, there will be a review recap and a mini-test, and every other day, there will be a connecting introduction, connecting the issues to form a comprehensive module.

Organisational Impact of Fundamentals of Life Insurance and pension Savings

This training course will present each Delegate with all the contemporary applications and penetrations behind life and property insurance. Therefore, the team will benefit the most from the current skills allowing these people to be innovative, advance new ideas, and be flexible while estimating life and retirement strategies, which are based on the insured's financial planning method.

Against attending this training course, the Delegates will be more prolific at work, and organisations will develop their performance and increase a competitive edge in the division, and be qualified to:

- Simplify insurance definitions and analyses of insurance policies
- Apply insurance terminology and legal framework overseeing the insurance business
- Describe the coverage, limits, and exemptions of various Life Insurance plans
- Discover the plans and supplements included in the life insurance Policies
- Expound technical analyses of life and investment exercises
- Utilise the principles of insurance risk assessment and customer requirements

Personal Impact of Fundamentals of Life Insurance and pension Savings

The Delegates will have a more immeasurable understanding of the life insured’s needs and enlarge their working limits on the subject, by discussing and investigating new ideas related to their work, obtaining planning and retirement awareness and skills that will give an insightful understanding of the modern life insurance world, and therefore by being more responsible, they will become more productive in their everyday working environment.

The impacts of this training course on the Delegates are the serving:

- Increasing specific market experience in the Insurance Sector
- Enhancing more useful, trusted, and expensive employees with better judgment
- Training on how to use Life and Pension Insurance in Organisations strategically
- Promoting skills to identify clients' insurance obligations
- Being capable to implement insurance and financial supervision in retirement planning

Target Audience of Fundamentals of Life Insurance and pension Savings

This training course is fitting for a broad range of professionals but will significantly profit:

- Sales Insurance Professionals
- Marketing Insurance Professionals
- Client Service Authorities
- Call centres prospecting life insurance customers
- Employees working in the underwriting, handling requirements, and compliance department
- Bank Workers who sell guarantees together with banking products

Course Outlines of Fundamentals of Life Insurance and pension Savings

DAY 1

Fundamentals of Life Insurance

- The Definition and Objectives of Insurance
- The Principle of Insurable Interest as Applied to Life Insurance
- Utmost Good Faith and the Duty to Disclose
- Actuarial Principles - How is the premium calculated?
- Life Insurance Underwriting Procedures
- Life Insurance Claims

DAY 2

Identifying and Materialising Life Insurance Needs

- Personal Protection Needs of Life insurance – The Unforeseen Needs
    - Early Death
    - Permanent Disability
    - Medical Care
- Personal Requirements for Systematic Savings – The Predictable Needs
- Professional Insurance Needs – Protecting the Stakeholders’ Shares
    - Keyman Replacement

- Identifying Financial Needs - Collection of Information Questionnaire
- Financial Planning - Disposable Income
- This Financial and Insurance Planning Process

DAY 3

Main and Supplementary Personal Insurance Products

- Term Insurance Types and Uses
    - Lump-sum and Family Income
- Traditional Whole-life Insurance Policies
- Supplementary Benefits of Life Insurance
    - Waiver and Disability
    - Critical Illness
    - Long Term Care
- This Personal Accident Plan
- Medical Costs and Health Insurance
- Profits and Exclusions

DAY 4

Unit-Linked Investment Policies – Pension Plans

- Additions and Investment Products
    - Endowment Policies
- Investment Products – Unit-linked and Universal Methods
    - Investment Funds
    - Bid and Offer Pricing
- Individual Pension Products – Life after Retirement
- Group Life Insurance Master Plans
- Group Professional Pension Products
    - The Management Committee

DAY 5

Retirement Savings Options – Funds and Annuities

- References for Income in Retirement – Surrendering Cash Value
- This Investment Pyramid
- Continuance of Pension
    - Each Level of Capital Needed
    - Resolutions to the Interest Rate Level
    - Time and Exit Principle (Liquidity)
- Annuities
    - This Principle of Whole-life Pension
    - Whole-life Methods of Distributing Capital Gains

Register or ask about this course online

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