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COURSE BROCHURE

Life Insurance Products and Retirement Savings Training Course

22 – 26 February 2027
London

jupiterprime.uk
info@jupiterprime.uk
Registered in the United Kingdom and Saudi Arabia

Life Insurance Products and Retirement Savings Training Course

Ref: 2231_82639 **Date:** 22 – 26 February 2027 **Location:** London **Fees:** 5800 GBP

Life Insurance Products and Retirement Savings Training Course is a 1-week training course for insurance, pensions and wealth advisory staff who explain and recommend life cover and savings plans, and it builds a client protection and retirement needs map for one household or employee group. Longer lives, rising care costs and thinner state provision push more of the retirement burden onto individuals. Participants study Life Insurance Products and Retirement Savings with Jupiter Prime Training.

Why Life Insurance Products and Retirement Savings Matters Now

Three forces shape life cover and retirement saving today: longer life expectancy that stretches the years a pension pot must fund, shifting interest rates that change annuity rates, and clients who expect advisers to show clearly how fees, charges and surrender terms affect them. An organisation that matches products well keeps policies in force; one that sells the wrong cover faces lapses, mis-selling disputes and reserve strain. The course rests on mortality tables, present value pricing and the actuarial reserving logic behind every premium.

Who Gains Most from Life Insurance Products and Retirement Savings

- Advisory staff responsible for recommending protection and savings plans to individual clients
- Pensions staff responsible for explaining employer scheme options to members
- Underwriting support staff responsible for gathering health and lifestyle evidence
- Bancassurance staff responsible for selling life cover alongside loans and mortgages
- Product support staff responsible for illustrating benefits, charges and surrender values

Advisory teams gain most when several members attend together.

Life Insurance Products and Retirement Savings Capabilities

Participants link product features to the pricing logic beneath them.

- Compare term, whole of life and unit-linked cover — the product chosen for each client
- Calculate a simple net premium from mortality and interest — the price explained to clients
- Explain policy reserves and surrender values — the client deciding whether to keep a policy
- Weigh annuity types against drawdown — the retiree choosing an income route
- Assess protection gaps and savings shortfalls — the adviser building a recommendation
- Communicate charges, risks and options plainly — the client and the compliance reviewer

Key Life Insurance Products and Retirement Savings Terms

- Term assurance — life cover paying a sum only if the insured person dies within a fixed period.
- Whole of life policy — cover lasting for life that builds a surrender value.
- Unit-linked policy — a contract whose value follows the price of the investment fund units it holds.
- Mortality table — a table showing the probability of death at each age, used to price life cover.
- Policy reserve — the amount an insurer sets aside to meet future claims.
- Annuity — a contract converting a lump sum into a regular income.

Life Insurance Products and Retirement Savings Day by Day

Day 1: The Life and Retirement Landscape

- Longevity Trends and Retirement Income Needs — Why Saving Must Start Earlier
- Roles of Insurers, Pension Schemes and Advisers — Who Carries Which Risk
- Defined Benefit Versus Defined Contribution Schemes — Where Investment Risk Sits
- Household Balance Sheet and Life Stage Mapping — Spotting Client Priorities Early
- Client Fact-Find Structure and Evidence — Gathering Facts Before Any Recommendation

Day 2: Life Cover Products Compared

- Level and Decreasing Term Assurance — Matching Cover to Mortgage and Family Debts
- Whole of Life and Endowment Contracts — Cash Value Versus Pure Protection
- Unit-Linked Policies and Fund Choice — Linking Cover to Investment Risk Appetite
- Critical Illness and Income Protection Riders — Closing Gaps Beyond Death Cover
- Group Life Schemes in Healthcare and Manufacturing — Employer Benefit Design Choices

Day 3: Pricing and Reserving Logic

- Mortality Tables and Survival Probabilities — Reading the Basis Behind Premiums
- Present Value and Net Premium Calculation — Explaining Why Cover Costs What It Does
- Expense Loadings and Policy Charges — Comparing True Cost Across Products
- Policy Reserves and Surrender Values — Advising on Keeping or Cashing In
- Underwriting Evidence and Risk Classes — Deciding Standard or Rated Terms

Day 4: Retirement Savings and Income Routes

- Personal Pension and Savings Plan Structures — Choosing Contribution Levels and Funds
- Lifestyle Glide Paths and Asset Mix — Reducing Risk as Retirement Nears
- Lifetime, Fixed Term and Escalating Annuities — Securing a Dependable Income
- Income Drawdown and Sustainable Withdrawal Rates — Balancing Flexibility and Longevity Risk
- Inflation and Fee Drag on Savings Pots — Showing Clients the Long-Term Effect

Day 5: Practising the Client Needs Map

- Fact-Find Case for a Bank Employee Household — Applying Life Stage Mapping
- Protection Gap Calculation for Dependants — Applying Term and Rider Choices
- Retirement Shortfall Projection — Applying Glide Paths and Annuity Rates
- Suitability Letter and Disclosure Wording — Explaining Charges and Risks Plainly
- Client Protection and Retirement Needs Map — Completing the Recommendation File

Applying Life Insurance Products and Retirement Savings After the Course

- Run a protection gap and retirement shortfall review for five existing clients.
- Rewrite one product illustration so charges, surrender values and annuity options read clearly for clients.

Life Insurance Products and Retirement Savings Questions FAQ

What is Life Insurance Products and Retirement Savings training and why does it matter now?

It is training on how life cover and retirement plans work, are priced and are matched to clients. It matters now because people live longer and expect clear advice.

Which roles gain most from Life Insurance Products and Retirement Savings training?

Advisory, pensions, bancassurance and product support staff gain most. Anyone who recommends or illustrates these plans uses the methods directly.

How does Life Insurance Products and Retirement Savings training differ from an actuarial course?

It applies pricing and reserving logic to advice rather than building actuarial models. You learn enough pricing to explain products, without deep statistical work.

What do you bring back from Life Insurance Products and Retirement Savings training?

You bring back a completed client needs map covering protection gaps, savings shortfall and a recommended product mix, plus methods to repeat it.

Life Insurance Products and Retirement Savings: The Way Forward

The client protection and retirement needs map first informs how much cover and which savings route a client should take. Advisers, pensions staff and their compliance reviewers use it to support each recommendation. After its first use, revisit the annuity rate and longevity assumptions, since a change in interest rates can shift the balance between annuity and drawdown.