FCS 5540-90 Online

Protect Family Wealth: Insurance and Estate Planning

Instructor: Lorayne B. Taylor, MS, CFP®

What: This course in estate planning focuses on the efficient conservation and transfer of wealth consistent with client goals. Topics to be studied include:

- Probate process
- Estate and Gift Tax
- Life Insurance in Estate Planning
- Transfers During Life & At Death
- Charitable Giving
- Special Elections

Why: As a practicing financial advisor, you will need to understand the universal nature of estate planning needs. You will learn methods for greater efficiency in wealth transfer, understand the probate process and the role of trusts and gifting to minimize taxes. You will have two projects that give you an understanding of the issues in estate planning and complete a case study using a financial planning software to prepare you for working with clients on their estate planning needs.

Requirements: You will be required to complete a short quiz to assure you understand the course requirements and required technology used throughout the semester. There is a midterm and final, two course projects of your choice from a list of projects and a comprehensive case to complete.

The point value of each requirement is as follows:

Course requirements and technology understanding	2%
Midterm Exam	20%
Project 1	14%
Project 2	14%
Comprehensive Case	30%
Final Exam	20%
TOTAL	100%

Grading:

***	87-89.9: B+	77-79.9: C+	67-69.9: D+
94-100: A	84-86.9: B	74-76.9: C	64-66.9: D
90-93.9: A-	80-83.9: B-	70-73.9: C-	Below 64: E

Who: Lorayne B. Taylor, MS, CFP

I have earned a bachelor's and master's degree with an emphasis in financial planning and retirement preparation. I worked as an investment advisor for Edward Jones while living in Idaho managing $75 million in client assets. While at Edward Jones, I learned that each client is unique with goals and dreams they want to reach. The base principles of reaching goals involve controlling spending, saving, investing and letting time do its magic. I have earned the designation of Certified Financial Planner (CFP®) and passed the Series 7, 63, 65, and SIE Finra Exams. Most importantly, I have successfully navigated the finances for my family of 7 for the past 35 years.

Besides saving money, I enjoy Utah football, running, hiking, knitting, cooking, and playing with my grandchildren.