

Everything you need to know about life insurance

**DB-18 2 Days (14 Hours)**

Description

In partnership with Drive Innovation Insights Life insurance is a savings product but above all it is a legal and tax envelope that must be well understood in order to evaluate all the legal and tax consequences in order to best advise a subscriber. This training aims to provide a complete overview of life insurance in all its aspects: technical, legal and tax. It provides you with the necessary skills to advise this product in complete security in the best interests of the subscriber. The introduction of the PFU has once again brought changes to the taxation of life insurance which must now be mastered in order to optimize the tax management of life insurance contracts.

Who is this training for ?

For whom

Asset management advisor, individual or professional account manager or any other person wishing to master life insurance contracts.

Prerequisites

Aucune

Training objectives

- Master the civil and tax rules of a life insurance contract
- Know how to use the life insurance contract in the context of asset management
- Identify legal and tax risks
- Position life insurance in the savings product offering

Training program

Maîtriser les principes d'un contrat d'assurance-vie L'environnement juridique du contrat d'assurance-vie : la stipulation pour autrui ; les intervenants au contrat : souscripteur, assuré, assureur et bénéficiaire.

- The technical bases of life insurance: single and periodic premium; advance, redemption, reduction and termination; mathematical provisions, technical rate and profit sharing.
- Subscribing to the contract : the duty of information and advice; the consent of the insured and the right to waive.
- The beneficiary clause: drafting, acceptance and dismemberment.

Cerner les différents types de contrat

- The different types of contract: universal life; multi-support and ring-fenced assets.
- Recent contracts: whole life, investment profiles, asset allocation, euro-growth , vie-generation.
- Life insurance compared to other solutions: PEA, PEP, PERP.

Délimiter les incidences sur les régimes matrimoniaux et successions Souscription conjointe ou individuelle.

- Exit of the contract in the event of divorce.
- Life and inheritance insurance.

Maîtriser la fiscalité des contrats

- The tax regime for life benefits: taxation of redemptions: according to the date of payment and withdrawal; according to the amount of outstanding funds; tax regimes for annuities.
- The taxation of inheritances.

Activités à distance

- To appropriate the contributions of an expert on a theoretical or practical point: two expert 'Carry out an allocation of a portfolio of financial assets' and 'Discover the principles of structured management'.