Member Graduate Programme

Module	Duration	LLA Points	Mandatory
Module 1 LLA Induction Course • Introduction to the Later Life Academy • Holistic Advice areas	Full Day	*15	Yes
Module 2 Fact Finding, Report Writing, Funeral Plans • Soft Needs • Suitability Reports • Funeral Planning	Half Day	10	
Module 3 Pensions, Guidance and savings • Budget changes and impact • Deposit Portfolio Sourcing	Full Day	*15	Yes
Module 4 Equity Release and Long Term Care • Understanding the changing markets • Domiciliary care – the growing trend • Considered all other alternatives?	Half Day	*15	Yes
Module 5 Marketing • Communication to the over 55's • How to get the most from your website • Making effective use of social media to generate business • Templates and Marketing ideas	Half Day	10	
Module 6 Benefits and Taxation • Housing benefits • Health grants • Personal taxation and the elderly client	Full Day	10	
Module 7 Estate Planning • Become a specialist	Full Day	10	
Later Life Academy – Annual MOT	Half Day		Yes

Full graduate membership requires 65 LLA Points and CF8 (or equivalent) and CF7 (or equivalent)

Full membership requires the passing of all mandatory modules and to successfully pass exit exams in each. Graduate members will need to hold CF7 (or equivalent) and CF8 (or equivalent).

*If these mandatory modules are completed via Webinar the number of points will be reduced to 10 per module.

These modules are subject to change without prior notification

Module syllabus

Module	Programme Syllabus	Duration
Module 1 **LLA Induction Course** **Later Life Overview – Are you ready?**	**Introduction** • Introduction to the Later Life Academy (LLA) • Benefits of being an LLA member • The changing landscape of the Later Life market • The Later Life product range • The issues facing the consumer in retirement • The Later Life Academy Tool Kit • Strength in numbers • Choices for Advisers • How the market has changed this year • Holistic Advice areas	Full Day
Module 2 **Fact Finding & Report Writing** **Funeral Plans**	**Fact Finding and Clients needs** • The role of the fact find • Fact –finding to provide holistic advice • Soft Fact-finding • MMR update and impact on advice • Key issues to look out for • The role of the solicitor • Assessing means tested benefits **Report Writing** • Cut & paste v's Report writing software **Funeral Plans** – • Regulation Landscape • Why Pre-Pay? • Overcoming objections • how they work – a growing marketplace	Half Day
Module 3 **Pensions Guidance and savings**	**New World Proposals** • Changes from April 2015 – impact and implications – what now? • Four stages of retirement • End of the annuity? • Drawdown the pros and cons • freedom and choice • Removal of 55% death tax • Why Manage Cash? • Cash Deposit Portfolio sourcing	Full Day

Later Life ACADEMY

Module syllabus cont...

Module	*Programme Syllabus*	*Duration*
Module 4 **Equity Release and Long Term Care** • **Lifetime Mortgages V Home Reversions** • **The Equity Release market** • **Care issues** • **Domiciliary care.**	• Market Update • Equity Release Council • Providers • Overview of different products available • Alternatives • Sourcing the right product **The Long Term Care products and product providers** • Market Demand • Making arrangements for care • The Means Testing Process • Deliberate Deprivation Rules • New Care Legislation • Funding Care – the various options • Why knowledge of the market is vital	Half Day

Module 5
Marketing
• **Communicating to the over 55's**
• **How to get the most from your website**
• **Making effective use of social media to generate business**
	• Writing a Marketing Plan
	• Key Tips on Marketing
	• Client segregation for targeted marketing
	• Sales process
	• Marketing Strategy
	• Most successful Tactics – The Modern Methods
	    ○ Online
	    ○ Social Media
	    ○ Email marketing
	• How can technology help you be more effective, efficient and professional
	• Lead generation
	    ○ What to advertise
	    ○ Google Ads
	• Making the best use of your contacts
	    ○ Effective networking
	    ○ How to develop your brand
	• What works for you – group discussion
		Half Day

Module	Programme Syllabus	Duration
Module 6 **Benefits and Taxation** • **Housing benefits** • **Health grants** • **Personal taxation and the elderly client**	**Understanding the State Benefits available to the over 55's** • Welfare Reform Act changes • Types of Means Tested Benefits ○ Pension Credit ○ Appropriate Minimum Guarantee ○ Council Tax Reduction Scheme (CTRS) • Using Benefit Entitlement Software **The taxation system and the elderly client** • Tax treatment of income in retirement inc. Pensions • Tax treatment of Savings, Investments, Bonds, Trusts and Annuities • Retirement Funding Option and impact on Tax • Property • Allowances and Tax Bands • Capital Gains and Inheritance Tax • Sources of help	○ Full Day
Module 7 **Estate Planning**	**Trusts** • Types of Trust • Will Trusts • In Focus: Discretionary Trusts • In Focus: Protective Property Trusts • Why a Power of Attorney? • The Mental Capacity Act 2005 • Lasting Power of Attorney (LPAs) • The Court of Protection **Wills** • The Opportunity • The Law of Intestacy • Writing a Will • The Key Players in a will	Full Day
Later Life Academy – Annual MOT	**A Refresher module covering all the necessary updates and changes to the other Later Life modules which may have occurred during the past year, including:** • Regulatory • Legislative • Planned changes • Update on products and services • Best practice update	Half Day