

# NATIONAL UNDERWRITER 2015 FALL ACADEMIC CATALOG

*Preparing for Future Success with the Latest Tools and Resources for  
Today's Financial Planning Curriculum*



1.800.543.0874 x2207

| [www.nucollege.com](http://www.nucollege.com)

## Dear Instructor:

We at The National Underwriter Company are excited to present to you the new 2015 Academic Catalog. Our latest collection of resources reflects our continuing dedication to preparing for future success by providing the most effective and up-to-date tools possible. Our offerings truly represent today's modern financial planning curriculum, as they address the full range of educational needs in the areas of Employee Benefits, Estate Planning, Financial Planning, Income Tax, Insurance & Risk Management, and Investment Planning. We're proud to announce that this year brings with it new titles and editions for every core subject in the CFP program:

### ESTATE PLANNING

- » Principles of Estate Planning, 2nd Edition—**New Edition!**
- » The Tools & Techniques of Estate Planning, 17th Edition—**New Edition!**
- » The Tools & Techniques of Estate Planning for Modern Families

### FINANCIAL PLAN DEVELOPMENT (CAPSTONE)

- » The Process of Financial Planning: Developing a Financial Plan, 2nd Edition
- » The Case Approach to Financial Planning: Bridging the Gap between Theory and Practice, 2nd Edition

### FINANCIAL PLANNING

- » The Tools & Techniques of Financial Planning, 11th Edition—**New Edition!**
- » The Process of Financial Planning: Developing a Financial Plan, 2nd Edition

### INCOME TAX PLANNING

- » The Tools & Techniques of Income Tax Planning, 4th Edition—**New Edition!**

### INSURANCE PLANNING

- » The Tools & Techniques of Life Insurance Planning, 6th Edition—**New Edition!**
- » Risk Management for Financial Planners, 2nd Edition
- » The Tools & Techniques of Insurance Planning and Risk Management, 2nd Edition—**New Edition!**

### INVESTMENT PLANNING

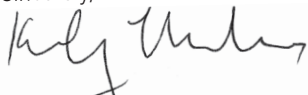
- » The Tools & Techniques of Investment Planning, 3rd Edition
- » The Tools & Techniques of Charitable Planning, 3rd Edition—**New Edition!**

### RETIREMENT PLANNING

- » The Tools & Techniques of Employee Benefit and Retirement Planning, 14th Edition—**New Edition!**

We look forward to partnering with you in our continuing mission to improve preparation, performance, and results—both in the classroom and far beyond.

Sincerely,



Kelly Mahey, J.D.  
Managing Director, Professional Publishing  
National Underwriter

**P.S.** To request a complimentary review copy of one of our textbooks or for more information, please visit our website at [www.nucollege.com](http://www.nucollege.com), or contact Jay Caslow at [jcaslow@alm.com](mailto:jcaslow@alm.com) or **800-543-0874, x2207**.

## TABLE OF CONTENTS

### NATIONAL UNDERWRITER ACADEMIC SERIES:

Principles of Estate Planning, 2nd Edition .....	p. 3
The Process of Financial Planning: Developing a Financial Plan, 2nd Edition .....	p. 4
The Case Approach to Financial Planning: Bridging the Gap between Theory and Practice, 2nd Edition .....	p. 5

### TOOLS & TECHNIQUES SERIES:

Financial Planning, 11th Edition .....	p. 6
Life Insurance Planning, 6th Edition .....	p. 7
Risk Management for Financial Planners, 2nd Edition .....	p. 7
Insurance Planning and Risk Management, 2nd Edition .....	p. 8
Investment Planning, 3rd Edition .....	p. 9
Income Tax Planning, 4th Edition .....	p. 10
Employee Benefit and Retirement Planning, 14th Edition .....	p. 11
Estate Planning, 17th Edition .....	p. 12
Estate Planning for Modern Families .....	p. 13
Charitable Planning, 3rd Edition .....	p. 14
Life Settlement Planning .....	p. 16
Practice Management .....	p. 16
Retirement Income Planning .....	p. 16

### OTHER RESOURCES:

Insurance Law .....	p. 15
Healthcare Reform Facts .....	p. 18
Health Savings Accounts Facts .....	p. 18
Retirement Plans Facts .....	p. 18
Social Security & Medicare Facts .....	p. 18
Tax Facts on Individuals & Small Business .....	p. 18
Tax Facts on Insurance & Employee Benefits .....	p. 18
Tax Facts on Investments .....	p. 18
Facilitating Financial Health .....	p. 19
Field Guide to Estate Planning, Business Planning & Employee Benefits .....	p. 19
The Advisor's Guide to Annuities, 4th Edition .....	p. 19
The Advisor's Guide to Commercial Real Estate Investment .....	p. 19
Insurance Claims: A Comprehensive Guide .....	p. 19
Construction Defects Coverage Guide .....	p. 19
Mold Claims Coverage Guide .....	p. 19
<b>NEWS AND INFORMATION</b> .....	p. 17
<b>PRICING &amp; ORDERING INFORMATION</b> .....	p. 17
<b>SUBJECT INDEX</b> .....	p. 20



# PRINCIPLES OF ESTATE PLANNING, 2ND EDITION

C. Tomin | C. Carcone

**Principles of Estate Planning** is written specifically to help students master the complex area of estate planning and prepare for the CFP® Certification Examination, while also presenting experience-based guidance that is directly applicable in professional practice.

The authors,Carolynn Tomin, CFP®, and Colleen Carcone, J.D., CFP®, fully address all of the CFP® Certification Examination Principal Topics for Estate Planning. In addition to this on-target approach, **Principles of Estate Planning** features:

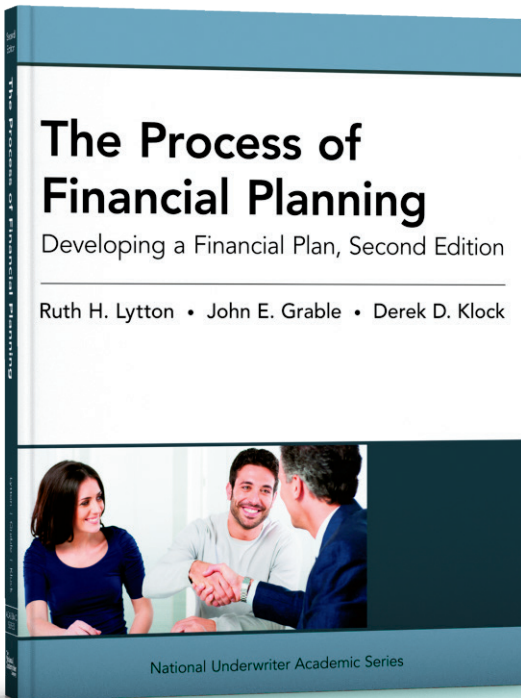
- Content that is systematically organized into subtopics to help simplify the understanding and retention of complex material
- "Chapter Contents" that outline the topics addressed in each chapter
- "Learning Objectives" in each chapter that provide topic focus
- "Client Situations" that present practice scenarios and illustrate the practical application of key concepts in client situations
- "Practitioner Tips" that provide practical advice and guidance
- "Practice Standards" that highlight the related steps in the financial planning process from CFP Board's "Standards of Professional Conduct"
- Chapter summaries, key terms, and review questions that aid students in recall, retention, and review of the topics
- And much more!



## TABLE OF CONTENTS

Chapter 1 Introduction to Estate Planning	Chapter 21 Life Insurance Planning
Chapter 2 Property Interests	Chapter 22 Irrevocable Life Insurance Trusts
Chapter 3 Community Property	Chapter 23 Estate Planning with Retirement Benefits
Chapter 4 Methods of Property Transfer at Death	Chapter 24 Estate Freeze Strategies
Chapter 5 The Probate Process	Chapter 25 Intra-family and Other Business Transfer Techniques
Chapter 6 Wills	Chapter 26 Family Limited Partnerships and Limited Liability Companies
Chapter 7 Incapacity Planning	Chapter 27 Business Planning Strategies
Chapter 8 Trusts	Chapter 28 Estate Planning for Non-traditional Relationships
Chapter 9 Income Taxation of Trusts, Estates, and Beneficiaries	Chapter 29 Common Estate Planning Considerations
Chapter 10 Gifting Strategies	APPENDICES
Chapter 11 Gift Tax Calculation	INDEX
Chapter 12 Gifting to Minors	
Chapter 13 The Gross Estate	
Chapter 14 Estate Tax Calculation	
Chapter 15 The Marital Deduction	
Chapter 16 Marital Trusts	
Chapter 17 Charitable Transfers	
Chapter 18 State Death Tax Deduction	
Chapter 19 Generation-skipping Transfer Tax	
Chapter 20 Powers of Appointment	

Product: #9110002  
 Pub Date: May 2015  
 ISBN: 978-1-941627-57-0  
 Format: Paperback, 8½"x11"  
 Page Count: 672  
 Retail Price: \$135  
 Also available as an eBook  
 See page 17 for student discount pricing



## THE PROCESS OF FINANCIAL PLANNING: DEVELOPING A FINANCIAL PLAN, 2ND EDITION

R. Lytton | J. Grable | D. Klock

***The Process of Financial Planning: Developing a Financial Plan, 2nd Edition***, effectively emphasizes the process of financial planning, based on in-depth and multidisciplinary views.

- Through the process, creates a framework for the practice of financial planning
- Introduces concepts central to both the profession and practice: the ethical, legal, and regulatory environments; planner-client communication; and the development of specific skill sets, such as decision making and analysis
- Highlights the components of a model financial plan, both comprehensive and modular, to document and guide the process for the advisor and the client
- **And, new and expanded for the second edition:**
  - Increased focus on CFP Board's Practice Standards, Code of Ethics, and Rules of Conduct
  - Expanded teaching and learning aids to help students focus on and retain key information
  - Updated and expanded appendices and revised sample plan section—education planning
  - New and expanded instructor aids and materials
  - And much more!

### TABLE OF CONTENTS

#### PART I: THE PROFESSION OF FINANCIAL PLANNING

- Chapter 1** What Is Financial Planning?
- Chapter 2** Ethics, Laws, and Regulations: How Standards Affect the Plan, the Process, and the Profession

#### PART II: FUNDAMENTAL TOOLS FOR FINANCIAL PLANNING

- Chapter 3** Client Communication
- Chapter 4** Decision Making

#### PART III: THE SYSTEMATIC PROCESS OF FINANCIAL PLANNING

- Chapter 5** Overview
- Chapter 6** Framing the Relationship, the Situation, and the Goals
- Chapter 7** Analyzing the Situation and Developing a Plan
- Chapter 8** Implementing and Monitoring the Plan

#### PART IV: THE PRODUCT OF FINANCIAL PLANNING

- Chapter 9** Developing a Financial Planning Product: Writing a Financial Plan

#### PART V: APPENDICES

#### INDEX

Product: #7190002  
 Pub Date: August 2012  
 ISBN: 978-1-936362-98-1  
 Format: Paperback, 8½"x11"  
 Page Count: 494  
 Retail Price: \$95  
 Also available as an eBook  
 See page 17 for student discount pricing

### THE COMPREHENSIVE FINANCIAL PLANNING BUNDLE: BUY BOTH AND SAVE 25%!

*The Process of Financial Planning, 2nd Edition* and *The Case Approach to Financial Planning, 2nd Edition*

The Comprehensive Financial Planning Bundle is a special offer for students. Purchase both *The Process of Financial Planning: Developing a Financial Plan, 2nd Edition*, and *The Case Approach to Financial Planning: Bridging the Gap between Theory and Practice, 2nd Edition*, and save 25%.

Bundle Product: #2320002K • ISBN: 978-1-936362-66-0 • Student Price: \$168.75 (SAVE 25%)



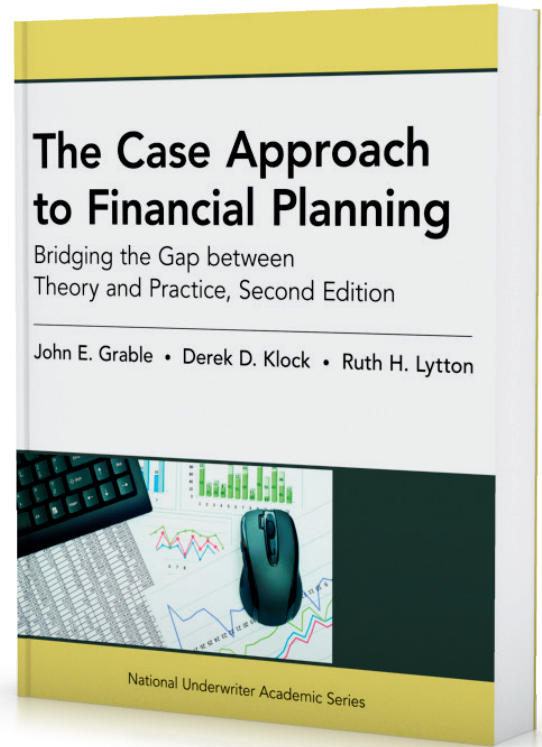
# THE CASE APPROACH TO FINANCIAL PLANNING: BRIDGING THE GAP BETWEEN THEORY AND PRACTICE, 2ND EDITION

J. Grable | D. Klock | R. Lytton

***The Case Approach to Financial Planning: Bridging the Gap between Theory and Practice, 2nd Edition***, fosters sound planning logic and decision-making using the systematic financial planning process approach. This textbook provides the tools and foundation for preparing a financial plan and provides students with a real-world demonstration of how a financial plan is developed.

## The text features:

- A content review of all of the major subject areas in the financial planning curriculum
- A variety of case studies:
  - The Bedo Family Case serves as the foundation for writing a comprehensive financial plan. Questions and discussions run through the entire book
  - Chapter-based case examples illustrate how financial planning recommendations are developed to help clients meet goals and objectives
  - End-of-chapter mini-cases and questions challenge students to apply content
  - Quantitative/analytical mini-cases feature multiple-choice questions and answers, designed to develop a student's ability to analyze, evaluate, and synthesize strategies to create appropriate recommendations matched to the clients
- A separate ethics case tests knowledge of securities rules and financial planning practice standards
- The Financial Facilitator, an integrated Excel financial planning spreadsheet package, "facilitates" analysis and frees the student to creatively model and develop planning strategies and recommendations
- Chapter-based learning aids help focus and retention of key information
- And, new to the 2nd Edition: new and revised instructors' materials and student aids, revised and updated content including PPACA health care and "Planning for Special Populations" featured in every chapter, new and expanded cases, and new "fillable" forms for use with cases



## TABLE OF CONTENTS

### PART I: OVERVIEW OF THE SYSTEMATIC PROCESS AND COMPUTATIONAL SKILLS FOR DEVELOPING A FINANCIAL PLAN

Chapter 1 The Systematic Financial Planning Process: Steps 1 to 3

Chapter 2 Computations for Financial Planning

### PART II: ANALYZING AND EVALUATING A CLIENT'S FINANCIAL STATUS TO PLAN FOR CLIENT EARNINGS

Chapter 3 Cash Flow Planning

Chapter 4 Income Tax Planning

### PART III: ANALYZING AND EVALUATING A CLIENT'S FINANCIAL STATUS TO PLAN FOR CLIENT RISK PROTECTION

Chapter 5 Life Insurance Planning

Chapter 6 Health Insurance Planning

Chapter 7 Disability Insurance Planning

Chapter 8 Long-term Care Insurance Planning

Chapter 9 Property and Liability Insurance Planning

### PART IV: ANALYZING AND EVALUATING A CLIENT'S FINANCIAL STATUS TO PLAN FOR THE GROWTH AND DISTRIBUTION OF ASSETS

Chapter 10 Investment Planning

Chapter 11 Education Planning

Chapter 12 Retirement Planning

Chapter 13 Estate Planning

### PART V: REVIEW OF THE SYSTEMATIC PROCESS

Chapter 14 The Financial Planning Process: Steps 4 to 6

### PART VI: FINANCIAL PLANNING CASE STUDIES INDEX

Product: #7200002

Pub Date: August 2012

ISBN: 978-1-936362-99-8

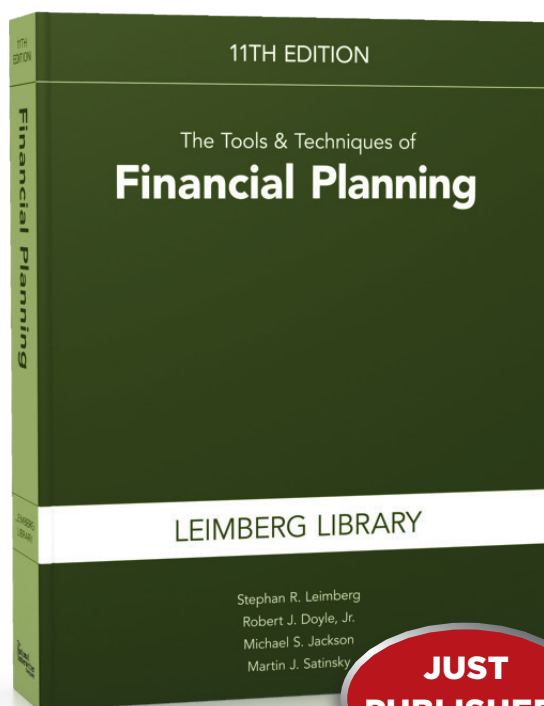
Format: Paperback, 8½"x11"

Page Count: 861

Retail Price: \$130

Also available as an eBook

See page 17 for student discount pricing



## THE TOOLS & TECHNIQUES OF FINANCIAL PLANNING, 11TH EDITION

S. Leimberg | R. Doyle, Jr. | M. Jackson | M. Satinsky

**The Tools & Techniques of Financial Planning, 11th Edition**, provides complete coverage of the principles, processes, and practice of financial planning. This book is a must-have resource for any planner who desires a well-organized approach for explaining financial planning strategies to clients and is concerned with the suitability of the products offered.

**The Tools & Techniques of Financial Planning** has been fully updated to reflect state-of-the-art thinking in this critical subject area including:

- New chapter on serving cross-cultural clients introduces important concepts as cultural sensitivity, immigration and tax issues, and important financial planning techniques for clients from immigrant communities or U.S. nationals with financial interests abroad
- Updated information on professional financial planning education and credentials, including information about state and federal registration and regulations related to assets under management and fiduciary duty
- Information on disability planning techniques help planners with clients who are approaching or at retirement age and trying to protect themselves against the financial consequences of potential or existing health concerns
- New section on building the client-planner relationship helps build stronger bonds with clients and grow their practices through trust-based client referrals
- Updated content on nontraditional couples
- New chapter on comprehensive retirement income planning

### TABLE OF CONTENTS

#### PART I: PRINCIPLES AND PROCESSES

- Chapter 1 What is Financial Planning?
- Chapter 2 Who is a Financial Planner?
- Chapter 3 Steps in the Financial Planning Process
- Chapter 4 Tools in the Financial Planning Process
- Chapter 5 Attitudes and Behavioral Characteristics of Clients
- Chapter 6 Financial Services Industry Regulations
- Chapter 7 Ethics and Disciplinary Rules
- Chapter 8 Financial Planning Practice Standards

#### PART II: FINANCIAL PLANNING CONCEPTS

- Chapter 9 Financial Goals – Current Lifestyle
- Chapter 10 Education Funding
- Chapter 11 Retirement Issues
- Chapter 12 Special Circumstances
- Chapter 13 Special Needs
- Chapter 14 Issues of An Individual's Estate

#### PART III: FUNDAMENTALS

- Chapter 15 Budgeting and Cash Management
- Chapter 16 Personal Financial Statements
- Chapter 17 Credit and Debt Management
- Chapter 18 Financing Asset Acquisitions
- Chapter 19 Economic Concepts
- Chapter 20 Time Value of Money and Quantitative Analysis
- Chapter 21 Financial Institutions

#### PART IV: LEGAL ISSUES

- Chapter 22 Business Entities
- Chapter 23 Ownership of Property
- Chapter 24 Business Law
- Chapter 25 Monetary Settlement Planning

#### PART V: OTHER FINANCIAL PLANNING DISCIPLINES

- Chapter 26 Risk Management and Insurance
- Chapter 27 Income Tax Planning
- Chapter 28 Investment Planning
- Chapter 29 Health, Disability, and Long-Term Care Insurance
- Chapter 30 Charitable Planning

#### CASE STUDIES

#### APPENDICES

#### INDEX

Product: #2770011  
 Pub Date: April 2015  
 ISBN: 978-1-941627-51-8  
 Format: Paperback, 8½"x11"  
 Page Count: 608  
 Retail Price: \$165.00  
 Also available as an eBook  
 See page 17 for student discount pricing



# THE TOOLS & TECHNIQUES OF LIFE INSURANCE PLANNING, 6TH EDITION

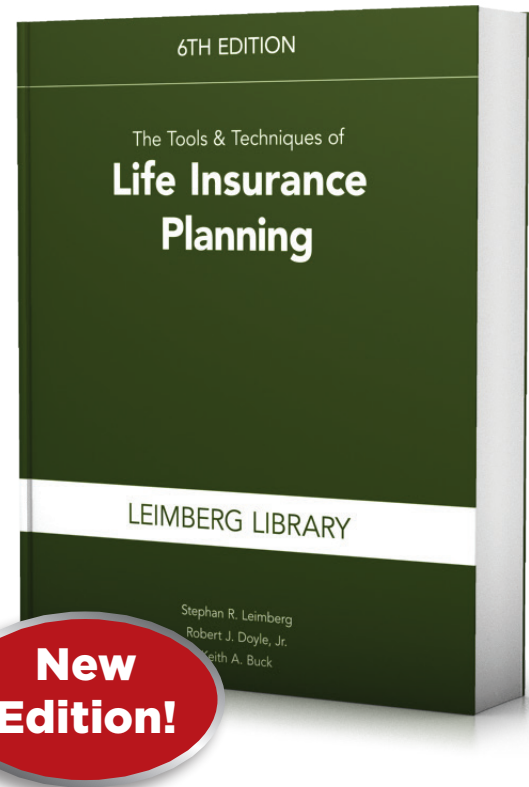
S. Leimberg | R. Doyle, Jr. | K. Buck

**The Tools & Techniques of Life Insurance Planning, 6th Edition**, delivers:

- Detailed information about the entire range of life insurance products that can be used by estate and financial planners in a wide variety of circumstances
- Planning techniques for retirement income needs, estate and gift tax avoidance, estate liquidity needs, and long-term care planning
- Plain-language descriptions of the tax consequences of various life insurance products and strategies that plans can use to minimize tax liabilities
- Coverage of advanced topics, such as 103 exchanges, the transfer-for-value rule, and the use of life insurance products for charitable gift planning

**This latest edition includes new and expanded coverage of:**

- Strategies for life insurance planning that take into account higher tax rates and the new Net Investment Income Tax
- Expert advice on how to modify existing life insurance plans in light of recent changes to portability rules and the increased estate tax exemptions
- Updates on DOMA/same-sex marriage issues and their effect on life insurance planning for new and existing clients
- Insight in to how state-level changes to dynasty trusts and the Rule against Perpetuities (RAP) affect life insurance planning
- Enhanced buy-sell agreement strategies
- Information about entity redemption as a technique for providing estate tax liquidity



## TABLE OF CONTENTS

### PART I: TOOLS

- Chapter 1 Introduction to Life Insurance
- Chapter 2 How to Estimate the Insurance Need
- Chapter 3 How to Determine the Right Company
- Chapter 4 How to Determine the Right Policy
- Chapter 5 Legal Aspects of Life Insurance
- Chapter 6 Special Policy Provisions and Riders
- Chapter 7 Adjustable Life
- Chapter 8 Annuities
- Chapter 9 Current-Assumption Whole Life
- Chapter 10 Disability Income Insurance
- Chapter 11 Group Life Insurance
- Chapter 12 Joint Life (First-to-Die) Insurance
- Chapter 13 Limited-Pay Whole Life Insurance
- Chapter 14 Ordinary Level-Premium Whole Life Insurance
- Chapter 15 Single Premium Life Insurance
- Chapter 16 Survivorship Life
- Chapter 17 Term Insurance

- Chapter 18 Universal Life
- Chapter 19 Variable and Variable Universal Life
- Chapter 20 Indexed Universal Life
- Chapter 21 Guaranteed No-Lapse Universal Life

### PART II: TECHNIQUES

- Chapter 22 Modified Endowment Contracts
- Chapter 23 Section 1035 Exchanges
- Chapter 24 Taxation of Benefits
- Chapter 25 The Transfer for Value Rule
- Chapter 26 Life Insurance Valuation
- Chapter 27 Estate Taxation of Life Insurance
- Chapter 28 Gift Taxation of Life Insurance
- Chapter 29 Life Insurance and the Generation-Skipping Transfer Tax
- Chapter 30 Viatical and Life Settlements
- Chapter 31 Buy-Sell Agreements
- Chapter 32 Charitable Use of Life Insurance
- Chapter 33 Death Benefit Only (DBO) Plans
- Chapter 34 Irrevocable Life Insurance Trusts

- Chapter 35 Key Employee Life Insurance
- Chapter 36 Life Insurance in Qualified Plans
- Chapter 37 Nonqualified Deferred Compensation
- Chapter 38 Pension Maximization
- Chapter 39 Revocable Life Insurance Trusts
- Chapter 40 Section 162 Plans
- Chapter 41 Split Dollar Life Insurance
- Chapter 42 Life Insurance Opportunities Arising from ATRA and DOMA

### APPENDICES | GLOSSARY | INDEX

Product: #2700006  
 Pub Date: March 2015  
 ISBN: 978-1-941627-55-6  
 Format: Paperback, 8½"x11"  
 Page Count: 688  
 Retail Price: \$165.00  
 Also available as an eBook  
 See page 17 for student discount pricing

## RISK MANAGEMENT FOR FINANCIAL PLANNERS, 2ND EDITION

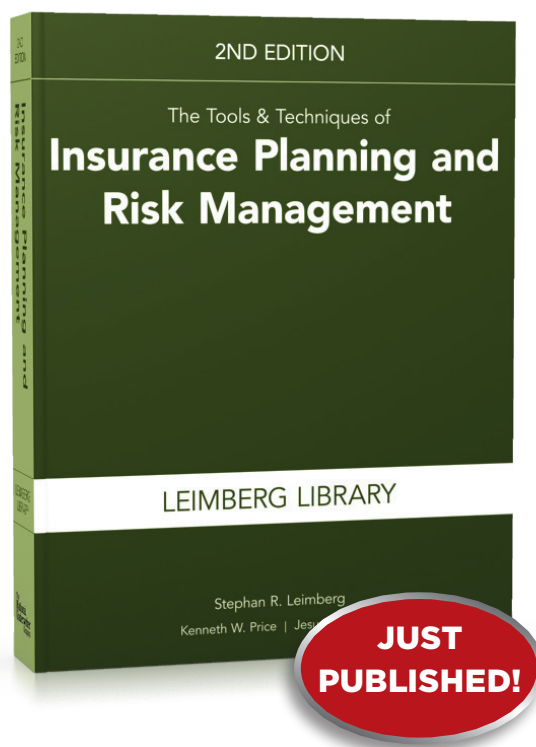
C. Barlow | D. Chandler | K. Maheu | S. Maloney | S. Massmann | D. Reitz | D. Thamann

Product: #8070002 • Pub Date: 2007 • ISBN: 978-0-87218-934-8 • Format: Paperback, 8½"x11" • Page Count: 258 • Retail Price: \$75.00

When partnered together, **The Tools & Techniques of Life Insurance Planning** and **Tools & Techniques of Risk Management for Financial Planners** provide comprehensive coverage of and major topics in risk management and life insurance.

**The Tools & Techniques of Life Insurance Planning, 6th Edition and Risk Management for Financial Planners Combo Bundle:**

Bundle Product: #8080004 • ISBN: 978-1-941627-61-7 • Student Price: \$180.00 (SAVE 25%)



## THE TOOLS & TECHNIQUES OF INSURANCE PLANNING AND RISK MANAGEMENT, 2ND EDITION

S. Leimberg | K. Price | J. Pedre

*The Tools & Techniques of Insurance Planning and Risk Management* is designed to help financial planners and other client-focused advisors understand the complex interplay of risk management and insurance planning techniques. It combines an exploration of risk analysis and risk mitigation techniques with a comprehensive overview of insurance planning strategies that are focused on individual and small business clients.

### The newly updated and expanded material covers:

- Extensive treatment of individual insurance planning topics, including property and casualty insurance, disability insurance, long-term care insurance, annuities, and life insurance
- Comprehensive strategies for conducting insurance needs analysis for individual and small business clients
- The latest changes related to health care reform and health cost management approaches, including real world applications for both business and individual health insurance purchasers
- In-depth information about commercial insurance products, including general liability, business auto and property, employment practices liability, and director and officer liability
- Techniques for selecting insurance companies and policies, as well as claims management
- The tax implications of various types of insurance products, including life insurance

## TABLE OF CONTENTS

### PART I: PRINCIPLES OF RISK AND INSURANCE

- Chapter 1 General Principles of Risk and Insurance
- Chapter 2 Insurers & Their Markets
- Chapter 3 Assessing Risk Exposures
- Chapter 4 Determining Insurance Needs

### PART II: INSURANCE INDUSTRY OPERATIONS

- Chapter 5 Insurance Company Operations
- Chapter 6 Selecting Insurers and Policies
- Chapter 7 Regulation of Insurance
- Chapter 8 The Certificate of Insurance
- Chapter 9 Claims Management

### PART III: INDIVIDUAL INDUSTRY OPERATIONS

- Chapter 10 Overview of Liability & Personal Lines
- Chapter 11 Personal Automobile & Recreational Vehicle Insurance
- Chapter 12 Homeowners Insurance
- Chapter 13 Other Types of Property and Liability Insurance

### PART IV: LIFE, HEALTH, DISABILITY, LONG-TERM CARE, AND SOCIAL INSURANCE PROGRAMS

- Chapter 14 Introduction to Life Insurance Products
- Chapter 15 Estimating Personal and Business Life Insurance Needs
- Chapter 16 Taxation of Life Insurance
- Chapter 17 Individual Disability Income Insurance
- Chapter 18 Annuities
- Chapter 19 Health Insurance & Health Cost Management
- Chapter 20 Healthcare Reform
- Chapter 21 Long-term Care Insurance
- Chapter 22 Social Insurance Programs

### PART V: COMMERCIAL PROPERTY AND LIABILITY

- Chapter 23 Commercial Property Insurance
- Chapter 24 Business Automobile Insurance
- Chapter 25 Commercial General Liability Insurance
- Chapter 26 Surety Bonds and Crime Insurance Surety Bonds

- Chapter 27 Crime Insurance & Surety Bonds
- Chapter 28 The Worker's Compensation System
- Chapter 29 Employment Practices Liability Insurance
- Chapter 30 Professional Liability/Errors & Omissions Insurance
- Chapter 31 Directors and Officers Liability Insurance
- Chapter 32 Other Business Insurance Policies

### APPENDICES INDEX

Product: #2960002  
Pub Date: October 2014  
ISBN: 978-1-939829-92-4  
Format: Paperback, 8½"x11"  
Page Count: 448  
Retail Price: \$165.00  
Also available as an eBook  
See page 17 for student discount pricing



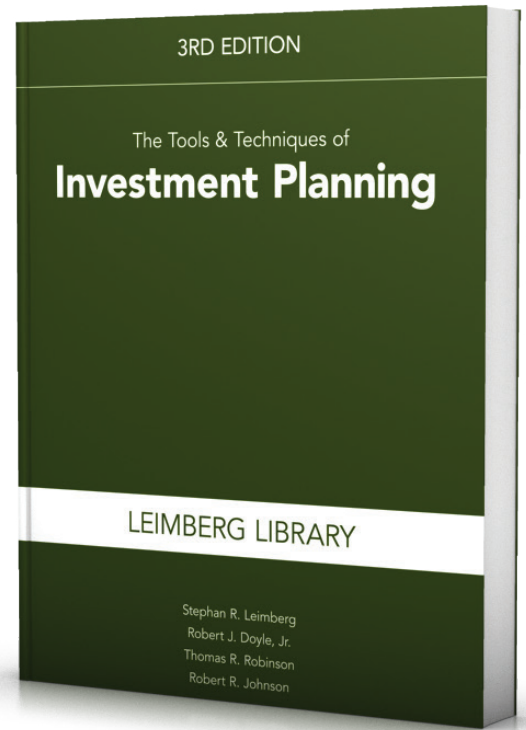
# THE TOOLS & TECHNIQUES OF INVESTMENT PLANNING, 3RD EDITION

S. Leimberg | R. Doyle, Jr. | T. Robinson | R. Johnson

This new 3rd edition of ***The Tools & Techniques of Investment Planning*** provides students with a straightforward approach to a complicated topic. This book tackles the challenging topic of investment planning in a way that allows students to turn information into real-world strategies. The tools and devices used in investment planning are broken down and combined with a description of how to apply these concepts using solid investment strategies. Formulas, tables, exhibits, and numbers are presented that will help equip students to construct sound investment plans.

**New chapters in this edition include:** An Introduction to the Investment Planning Process, Hedge Funds, Separately Managed Accounts and Unified Managed Accounts, and Structured Products.

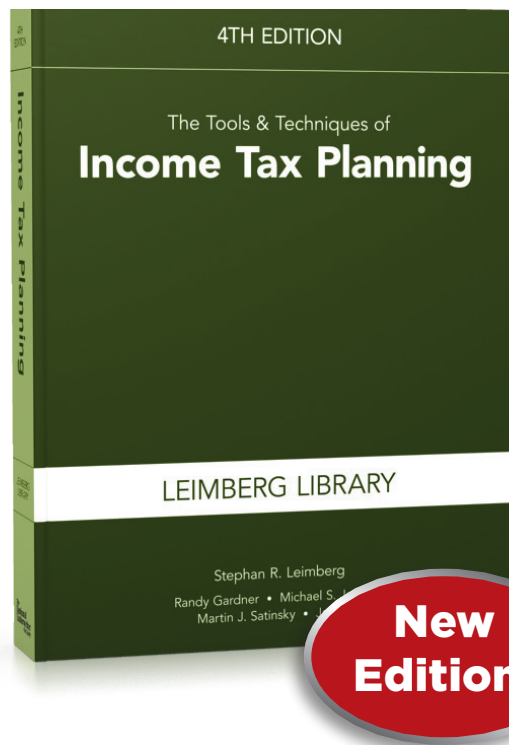
Combined with the existing fully updated chapters, these new chapters provide a foundation for discovering, understanding, and applying solid investment planning strategies for today's investor.



## TABLE OF CONTENTS

<b>Chapter 1</b> Introduction to Investment Planning	<b>Chapter 22</b> Life Insurance	<b>Chapter 43</b> Formula Investing
<b>Chapter 2</b> Cash and Cash Equivalents	<b>Chapter 23</b> Annuities	<b>Chapter 44</b> Hedging and Option Strategies
<b>Chapter 3</b> United States Government Securities	<b>Chapter 24</b> Real Estate	<b>Chapter 45</b> Leveraging Investment Assets
<b>Chapter 4</b> Corporate Bonds	<b>Chapter 25</b> REITs Real Estate Investment Trusts	<b>Chapter 46</b> Taxation of Investment Vehicles
<b>Chapter 5</b> Convertible Securities	<b>Chapter 26</b> Asset-Backed Securities	<b>Chapter 47</b> Tax-Efficient Investment Strategies
<b>Chapter 6</b> Municipal Bonds	<b>Chapter 27</b> Oil and Gas	<b>Chapter 48</b> Investment Strategies for Tax-Advantaged Accounts
<b>Chapter 7</b> Stripped Bonds	<b>Chapter 28</b> Gold and Other Precious Metals	
<b>Chapter 8</b> Zero-Coupon Bonds	<b>Chapter 29</b> Collectibles	<b>APPENDICES</b>
<b>Chapter 9</b> Promissory Notes	<b>Chapter 30</b> Limited Partnerships	<b>GLOSSARY</b>
<b>Chapter 10</b> Guaranteed Investment Contracts (GICs)	<b>Chapter 31</b> Private Placements and Venture Capital	<b>INDEX</b>
<b>Chapter 11</b> Common Stocks	<b>Chapter 32</b> American Depositary Receipts	
<b>Chapter 12</b> Preferred Stock	<b>Chapter 33</b> Investment Risk	
<b>Chapter 13</b> Warrants and Rights	<b>Chapter 34</b> Measuring Investment Risk	
<b>Chapter 14</b> Stock Options	<b>Chapter 35</b> Time Value Concepts	
<b>Chapter 15</b> Financial Futures	<b>Chapter 36</b> Measuring Investment Return	
<b>Chapter 16</b> Commodity Futures	<b>Chapter 37</b> Measuring Yield	
<b>Chapter 17</b> Mutual Funds	<b>Chapter 38</b> Security Valuation	
<b>Chapter 18</b> Exchange-Traded Funds (ETFs)	<b>Chapter 39</b> Asset Pricing Models	
<b>Chapter 19</b> Hedge Funds	<b>Chapter 40</b> Portfolio Management and Measurement	
<b>Chapter 20</b> Separately Managed Accounts (SMAs)	<b>Chapter 41</b> Asset Allocation and Portfolio Construction	
<b>Chapter 21</b> Structured Products	<b>Chapter 42</b> Investment Strategies	

Product: #2730003  
 Pub Date: November 2013  
 ISBN: 978-1-939829-16-0  
 Format: Paperback, 8½"x11"  
 Page Count: 640  
 Retail Price: \$165.00  
 Also available as an eBook  
 See page 17 for student discount pricing



## THE TOOLS & TECHNIQUES OF INCOME TAX PLANNING, 4TH EDITION

S. Leimberg | R. Gardner | M. Jackson | M. Satinsky | J. Katz

Now in its 4th edition, the popular and practical **The Tools & Techniques of Income Tax Planning** continues to hold its place as the clear, concise and fundamental resource for your students. The textbook provides everything your students need to put the optimal strategic plan in place, while taking into consideration the tax-related elements of:

- The American Recovery and Reinvestment Act
- The Affordable Care Act
- The American Taxpayer Relief Act

**The Tools & Techniques of Income Tax Planning, 4th Edition**, contains six entirely new chapters, which were added to fully reflect recent legislative changes as well as other, crucial developments in this area:

- Business and Non-business Losses
- Self-Employment and Social Security Taxes
- Additional Medicare Tax on Earned Income and Net Investment Income
- Withholding and Estimated Tax Requirements
- Income Tax Issues in Wealth Transfer Planning
- Discharge of Debt

Income tax planning is just one part of successful financial and estate planning goals. With this book, students will learn how to create and establish appropriate strategies in ways that will help their clients meet their overall financial goals.

### TABLE OF CONTENTS

Chapter 1	Income Tax Law Fundamentals
Chapter 2	Compliance
Chapter 3	Gross Income
Chapter 4	Capital Gains and Losses and Qualified Dividends
Chapter 5	Business and Non-business Losses
Chapter 6	Deductions
Chapter 7	Calculation of Tax
Chapter 8	Credits
Chapter 9	Alternative Minimum Tax
Chapter 10	Self-Employment and Social Security Taxes
Chapter 11	Additional Medicare Tax on Earned Income and Net Investment Income
Chapter 12	Withholding and Estimated Tax Requirements
Chapter 13	Grantor Trusts
Chapter 14	Simple vs. Complex Trusts
Chapter 15	Income Taxation of Estates
Chapter 16	Accounting Methods
Chapter 17	Choice of Entity
Chapter 18	Cost Recovery Concepts
Chapter 19	Basis
Chapter 20	Passive Activities and At-Risk Rules
Chapter 21	Marriage and Divorce

Chapter 22	Income in Respect of a Decedent and Related Deductions
Chapter 23	Timing of Income and Deductions
Chapter 24	Conversion of Income
Chapter 25	Alternative Minimum Tax Planning
Chapter 26	Equity Based Compensation Planning
Chapter 27	Charitable Contribution Planning
Chapter 28	Like-Kind Exchanges
Chapter 29	Planning for the Sale or Exchange of Assets
Chapter 30	Retirement Planning
Chapter 31	Income Tax Issues in Wealth Transfer Planning
Chapter 32	Discharge of Debt Income

### APPENDICES

### INDEX

Product: #2740004  
 Pub Date: September 2014  
 ISBN: 978-1-939829-55-9  
 Format: Paperback, 8½"x11"  
 Page Count: 416  
 Retail Price: \$165.00  
 Also available as an eBook  
 See page 17 for student discount pricing



# THE TOOLS & TECHNIQUES OF EMPLOYEE BENEFIT AND RETIREMENT PLANNING, 14TH EDITION

S. Leimberg | J. McFadden | C. Frederick Reish

*The Tools & Techniques of Employee Benefit and Retirement Planning, 14th Edition*, applies the trusted “Tools and Techniques” approach, enabling students to grasp even the most complex employee benefit and retirement planning processes.

**This new, completely updated 14th edition delivers:**

- The latest information about qualified and nonqualified deferred compensation planning, including tax, legal and ERISA requirements
- Extensive section on health benefits provides critical information about healthcare reform requirements under the ACA, including a detailed timeline of mandates for all sizes of employers
- New chapter on ERISA litigation lets planners and practitioners know what the hot topics are so that their plans can remain compliant with the latest regulations
- Increased coverage of the use of life insurance for plan funding techniques
- Helpful tips about how HSAs and FSAs can be integrated with group health benefits in the post-ACA environment to provide maximum benefits to retain key employees
- And Much More!



## TABLE OF CONTENTS

**Chapter 1** The Process of Employee Benefit Planning

### PART 1(A): COMPENSATION-CASH

**Chapter 2** Cash Compensation Planning

**Chapter 3** Bonus Plan

**Chapter 4** Severance Pay Plan

**Chapter 5** Golden Parachute Plan

### PART 1(B): COMPENSATION-EQUITY OPTIONS

**Chapter 6** Stock Options

**Chapter 7** Incentive Stock Options (ISOs)

**Chapter 8** Employee Stock Purchase Plans (Section 423 Plans)

**Chapter 9** Restricted Stock Plans

### PART 2: DEFERRED COMPENSATION-OVERVIEW

**Chapter 10** Designing the Right Retirement Plan

**Chapter 11** Planning for Retirement Needs

### PART 2(A): DEFERRED COMPENSATION-RULES FOR QUALIFIED PLANS

**Chapter 12** Designing a Qualified Plan

**Chapter 13** General Rules for Qualification

**Chapter 14** Distributions and Loans from Qualified Plans

**Chapter 15** Qualified Plan Investments

**Chapter 16** ERISA Reporting and Disclosure

**Chapter 17** Estate and Retirement Planning with Qualified Plans and IRAs

**Chapter 18** Life Insurance in Qualified Plans

### PART 2(B): DEFERRED COMPENSATION-DEFINED CONTRIBUTION PLANS

**Chapter 19** 401(k) Plans

**Chapter 20** Traditional IRAs

**Chapter 21** Roth Plans

**Chapter 22** Profit Sharing Plans

**Chapter 23** Employee Stock Ownership Plans (ESOPs)

**Chapter 24** Savings/Match Plans

**Chapter 25** Money Purchase Pension Plans

**Chapter 26** Cross-tested/Age-weighted Plans

### PART 2(C): DEFERRED COMPENSATION-DEFINED BENEFIT PLANS

**Chapter 27** Defined Benefit Pension Plans

**Chapter 28** Cash Balance Pension Plans

### PART 2(D): OTHER EMPLOYER-SPONSORED DEFERRED COMPENSATION PLANS

**Chapter 29** HR 10 (Keogh) Plans

**Chapter 30** SIMPLE IRAs

**Chapter 31** Simplified Employee Pensions (SEPs)

**Chapter 32** Tax-Deferred Annuities

**Chapter 33** Nonqualified deferred Compensation Plans

**Chapter 34** Section 457 Plans

### PART 3: HEALTH AND DISABILITY PLANS

**Chapter 35** Designing the Right Health Benefit Package

**Chapter 36** Group Health Plans

**Chapter 37** Alternatives to Group Health Plans

**Chapter 38** Flexible Spending Accounts (FSAs)

**Chapter 39** Health Savings Accounts (HSAs)

**Chapter 40** Cafeteria Plans

**Chapter 41** Sick Pay and Short-Term Disability Plans

**Chapter 42** Long-Term Disability and Long-Term Care Plans

### PART 4: LIFE INSURANCE PLANS

**Chapter 43** Designing the Right Life Insurance Plan

**Chapter 44** Group Term Life Insurance

**Chapter 45** Split-Dollar Life Insurance

**Chapter 46** Key Employee Life Insurance

**Chapter 47** Death Benefit Only (DBO) Plans

### PART 5: FRINGE BENEFITS

**Chapter 48** Designing the Right Package of Fringe Benefits

**Chapter 49** Auto Reimbursements and Company Cars

**Chapter 50** Dependent Care Assistance Plans

**Chapter 51** Educational Assistance

**Chapter 52** Legal Services Plans

**Chapter 53** Loans to Executives

**Chapter 54** Moving Expense Reimbursement

**Chapter 55** VEBA Welfare Benefit Trust

### PART 6: ETHICS AND COMPLIANCE ISSUES

**Chapter 56** Knowing the Rules: Government Regulations and How to Find Them

**Chapter 57** Common Control Rules

**Chapter 58** Recent ERISA Litigation

**Chapter 59** Age and Sex Discrimination

### APPENDICES | INDEX

Product: #2710014

Pub Date: June 2015

ISBN: 978-1-941627-49-5

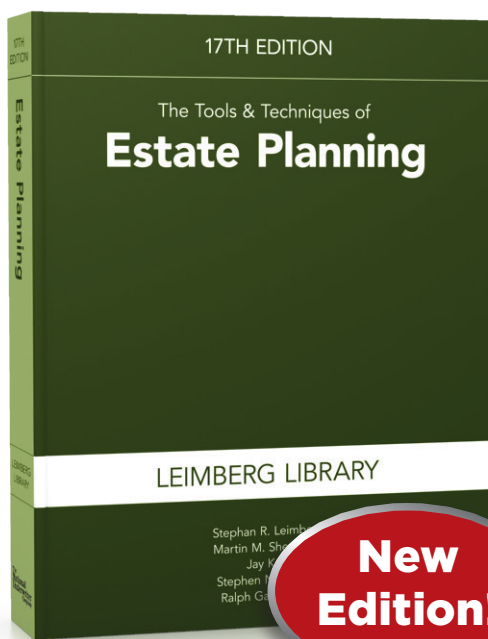
Format: Paperback, 8½"x11"

Page Count: 512

Retail Price: \$165.00

Also available as an eBook

See page 17 for student discount pricing



## THE TOOLS & TECHNIQUES OF ESTATE PLANNING, 17TH EDITION

S. Leimberg | M. Shenkman | J. Katz | S. Kandell | R. Gano Miller

**The Tools & Techniques of Estate Planning** teaches students the tools and techniques that every estate planner, financial planner, and insurance professional needs to help their clients assets under current law.

**This new edition delivers enhancements covering:**

- Wills
- Selection of Executors, Trustees and Attorneys
- Estate, Gift, and Generation-Skipping Taxes
- Income Taxation
- Marital Deduction and Bypass Trusts
- Family Limited Partnerships
- Estate Planning for Clients and Beneficiaries with Special Needs
- Use of Corporate Entities
- Post-DOMA Planning Techniques
- And much more!

### TABLE OF CONTENTS

<b>Chapter 1</b> Overview of Estate Planning	<b>Chapter 25</b> Grantor Retained Interest Trusts (GRAT, GRUT, QPRT)	<b>Chapter 50</b> Profit Sharing, 401(k), and Pension Plans
<b>Chapter 2</b> Data Gathering and Analysis	<b>Chapter 26</b> "Intentionally Defective" Trusts	<b>Chapter 51</b> Survivor's Income Benefit Plans
<b>Chapter 3</b> Death-Sensitization for the Estate Planner	<b>Chapter 27</b> Tax Basis Irrevocable Trusts	<b>Chapter 52</b> Employee Medical Benefit Accounts
<b>Chapter 4</b> The Unauthorized Practice of Law	<b>Chapter 28</b> Life Insurance	<b>Chapter 53</b> Planning for Aging and Health Challenges
<b>Chapter 5</b> Ethics – A Practical Guideline	<b>Chapter 29</b> Irrevocable Life Insurance Trusts	<b>Chapter 54</b> Durable Power of Attorney
<b>Chapter 6</b> Malpractice in Estate Planning	<b>Chapter 30</b> Charitable Contributions	<b>Chapter 55</b> Health Documents
<b>Chapter 7</b> Ownership and Transfer of Property	<b>Chapter 31</b> Charitable Split Interest Trusts	<b>Chapter 56</b> Revocable Trusts
<b>Chapter 8</b> Gifts	<b>Chapter 32</b> Conservation Easement Exclusion	<b>Chapter 57</b> Planning for Nontraditional Relationships
<b>Chapter 9</b> Uniform Gifts/Transfers to Minors Act	<b>Chapter 33</b> Intra-Family Loans	<b>Chapter 58</b> Religious Considerations in Estate Planning
<b>Chapter 10</b> Wills	<b>Chapter 34</b> Installment Sales and SCINS	<b>Chapter 59</b> Valuation Planning
<b>Chapter 11</b> How to Review a Will: A Checklist for the Estate and Financial Planner	<b>Chapter 35</b> Private Annuities	<b>Chapter 60</b> Freezing Techniques – Corporations and Partnerships
<b>Chapter 12</b> Power of Appointment	<b>Chapter 36</b> Interest-Free and Below Market Rate Loans	<b>Chapter 61</b> Estate Planning for Digital Assets
<b>Chapter 13</b> Disclaimers	<b>Chapter 37</b> Split Interest Purchase of Property (SPLITs)	<b>Chapter 62</b> Non-U.S. Persons in the Estate Plan
<b>Chapter 14</b> Selection of Executor, Trustee and Attorney	<b>Chapter 38</b> Sale (Gift) – Leaseback	
<b>Chapter 15</b> Probate	<b>Chapter 39</b> Buy-Sell (Business Continuation) Agreements	<b>APPENDICES</b>
<b>Chapter 16</b> Executor's Primary Duties	<b>Chapter 40</b> Section 303 Stock Redemptions	<b>INDEX</b>
<b>Chapter 17</b> Estate Tax	<b>Chapter 41</b> Family Limited Partnerships	
<b>Chapter 18</b> Extensions of Time to Pay Estate Tax	<b>Chapter 42</b> Incorporation	
<b>Chapter 19</b> Gift Tax	<b>Chapter 43</b> Limited Liability Companies	
<b>Chapter 20</b> Generation-Skipping Transfer Tax	<b>Chapter 44</b> Personal Holding Companies	
<b>Chapter 21</b> Federal Income Tax Issues	<b>Chapter 45</b> S Corporation	
<b>Chapter 22</b> Post Mortem Tax Elections	<b>Chapter 46</b> Nonqualified Deferred Compensation	
<b>Chapter 23</b> Marital Deduction and Bypass Trusts	<b>Chapter 47</b> Employee Stock Ownership Plans	
<b>Chapter 24</b> Section 2503(b) and 2503(c) Trusts	<b>Chapter 48</b> HR-10 (KEOGH)	
	<b>Chapter 49</b> Individual Retirement Plans and SEPs	

Product: #2850017  
 Pub Date: March 2015  
 ISBN: 978-1-941627-45-7  
 Format: Paperback, 8½"x11"  
 Page Count: 872  
 Retail Price: \$165.00  
 Also available as an eBook  
 See page 17 for student discount pricing



# THE TOOLS & TECHNIQUES OF ESTATE PLANNING FOR MODERN FAMILIES

L. P. Hood, Jr. | S. Leimberg

This new textbook discusses the estate planning issues that are unique to blended families. It moves from a basic estate planning overview to a discussion of the unique factors of blended families. It also includes tax issues, premarital and relationship formalization considerations, and lifetime estate planning options.

**The Tools & Techniques of Estate Planning for Modern Families** is simply the only resource that focuses exclusively on handling the issues associated with estate planning for blended, step, and same-sex families. This groundbreaking resource covers the blended-family scenarios that estate planners are encountering more and more frequently:

- May/December
- Empty Nesters
- Non-Traditional Blended Family
- And more!

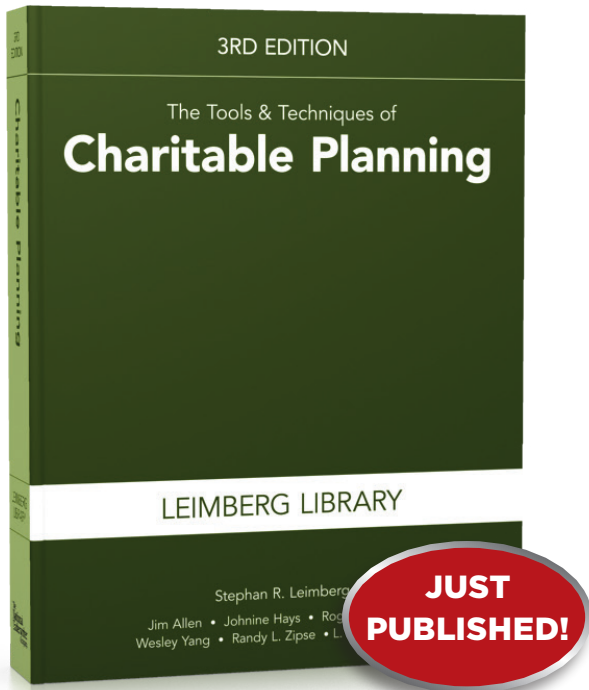
**The Tools & Techniques of Estate Planning for Modern Families** will immediately enable your students to:

- Fully plan for unmarried partners
- Take into consideration all estate-planning issues connected with blended families
- Manage the effects of the Supreme Court's ruling regarding the Defense of Marriage Act
- Help clients preserve their assets through changing circumstances
- Quickly fill in the huge gaps in traditional estate-planning references
- Steer far clear of major malpractice pitfalls



## TABLE OF CONTENTS

<b>Chapter 1</b> Modern Families	<b>Chapter 19</b> Generation-Skipping Transfer Tax	<b>Chapter 35</b> Charitable Remainder Trusts
<b>Chapter 2</b> Overview of Estate Planning	<b>Chapter 20</b> State Transfer Taxes	<b>Chapter 36</b> Family Limited Partnerships and LLCs
<b>Chapter 3</b> Data Gathering and Analysis and Initial Client Interview	<b>Chapter 21</b> Issues Relating to the Income Taxation of Trusts and Estates	<b>Chapter 37</b> Planning with Retirement Plans and Individual Retirement Accounts
<b>Chapter 4</b> The Human Side of Estate Planning	<b>Chapter 22</b> Issues in Income Shifting	<b>Chapter 38</b> Valuation Planning
<b>Chapter 5</b> Ethical and Business Considerations When Working with One or Both Partners in a Blended Family	<b>Chapter 23</b> Non-U.S. Persons in the Estate Plan	<b>Chapter 39</b> Intentionally Defective Grantor Trusts
<b>Chapter 6</b> Malpractice in Estate Planning	<b>Chapter 24</b> Marriage Contracts and Property Agreements in Blended Family Couples	<b>Chapter 40</b> Planning for Unmarried Partners
<b>Chapter 7</b> Modes of Property Ownership and Transfers	<b>Chapter 25</b> Residential Issues, Children, and Division of Living Expenses	<b>Chapter 41</b> Fiduciary Elections and Powers
<b>Chapter 8</b> Wills	<b>Chapter 26</b> Durable Powers of Attorney	<b>Chapter 42</b> Common Post-Death Probate and Trust Litigation in Blended Family Situations
<b>Chapter 9</b> Powers of Appointment	<b>Chapter 27</b> Advance Health Care Directives/Health Care Powers of Attorney	
<b>Chapter 10</b> Disclaimers	<b>Chapter 28</b> End-of-Life Issues in the Blended Family	<b>APPENDICES</b>
<b>Chapter 11</b> Selections of Fiduciaries and Estate Planning Advisors	<b>Chapter 29</b> Buy-Sell Agreements and Family Business Issues	<b>INDEX</b>
<b>Chapter 12</b> Gifts in General	<b>Chapter 30</b> Estate Division Between Partners	Product: #2890000
<b>Chapter 13</b> Trusts in General	<b>Chapter 31</b> Irrevocable Life Insurance Trusts	Pub Date: November 2013
<b>Chapter 14</b> Probate and Trust Administration	<b>Chapter 32</b> Planning with the Family Homes	ISBN: 978-1-939829-14-6
<b>Chapter 15</b> Nonprobate Property	<b>Chapter 33</b> Estate Freezing Techniques	Format: Paperback, 8½"x11"
<b>Chapter 16</b> Estate Tax	<b>Chapter 34</b> Charitable Lead Trusts	Page Count: 848
<b>Chapter 17</b> Death Tax Apportionment		Retail Price: \$165.00
<b>Chapter 18</b> Federal Gift Tax		Also available as an eBook
		See page 17 for student discount pricing



# THE TOOLS & TECHNIQUES OF CHARITABLE PLANNING, 3RD EDITION

S. Leimberg | J. Allen | J. Hays | R. Shumaker | W. Yang | R. Zipse | L. P. Hood, Jr.

*The Tools & Techniques of Charitable Planning, 3rd Edition*, has been fully revised, expanded and enhanced and provides instant access to all of the vital information necessary for guiding your students through important charitable planning decisions.

## This new edition delivers:

- New tools to help deal with higher capital gain tax rates
- New chapter on Charitable Life Estates
- Techniques specifically geared toward organizing and strengthening the approaches used by planned giving teams within charitable organizations
- Tools for meeting the expectations of continuing growth in the value of assets often used to fund charitable gifts
- Exploration of recent trends toward using CRUTS rather than CRATS
- Insights into the best techniques to meet planned giving goals in a low-interest-rate environment, including the use of CLATs
- New content on Type III supporting organizations
- Expert tips on using charitable gift annuities in death

Comprehensive updates throughout the book will help your students understand the new tax rules, including the effects of the Net Investment Income Tax on donors, beneficiaries, and trusts.

*The Tools & Techniques of Charitable Planning, 3rd Edition*, includes completely current insights into:

- The features and benefits of the most common charitable giving plans
- The current legislation that governs charitable giving
- Income rules and limits
- Critical valuation uses and potential ethical pitfalls
- Private versus community foundations
- Charitable annuities, trusts, funds and life insurance
- Popular software and technology associated with charitable giving

## TABLE OF CONTENTS

### TOOLS OF CHARITABLE PLANNING

- Chapter 1 Selling the Dream
- Chapter 2 General Rules for Charitable Deductions
- Chapter 3 Income Percentage Limitations
- Chapter 4 Gifts of Property
- Chapter 5 Valuation Issues
- Chapter 6 Partial Interest Rules
- Chapter 7 E-Philanthropy & Tech Issues
- Chapter 8 Ethical Issues in Charitable Planning
- Chapter 9 The Planned Giving Office

### TECHNIQUES OF CHARITABLE PLANNING

- Chapter 10 The Planned Giving Team
- Chapter 11 Bargain Sale Transactions
- Chapter 12 Below-Market Interest Loans
- Chapter 13 Charitable Gift Annuities
- Chapter 14 Charitable Giving Using Life Insurance
- Chapter 15 Charitable Life Estate
- Chapter 16 Charitable Lead Trusts
- Chapter 17 Charitable Remainder Annuity Trusts

- Chapter 18 Charitable Remainder Unitrust
- Chapter 19 Charitable Remainder Trust (CRT) Administration
- Chapter 20 Community Foundations
- Chapter 21 Qualified Conservation Contributions
- Chapter 22 Donor Advised Funds
- Chapter 23 Pooled Income Funds
- Chapter 24 Private Foundations
- Chapter 25 Retirement Plan Gifts
- Chapter 26 Testamentary Gifts
- Chapter 27 Supporting Organizations

### APPENDICES | INDEX

Product: #2500003  
 Pub Date: September 2014  
 ISBN: 978-1-939829-94-8  
 Format: Paperback, 8½"x11"  
 Page Count: 432  
 Retail Price: \$165.00  
 Also available as an eBook  
 See page 17 for student discount pricing

# INSURANCE LAW

B. Zalma

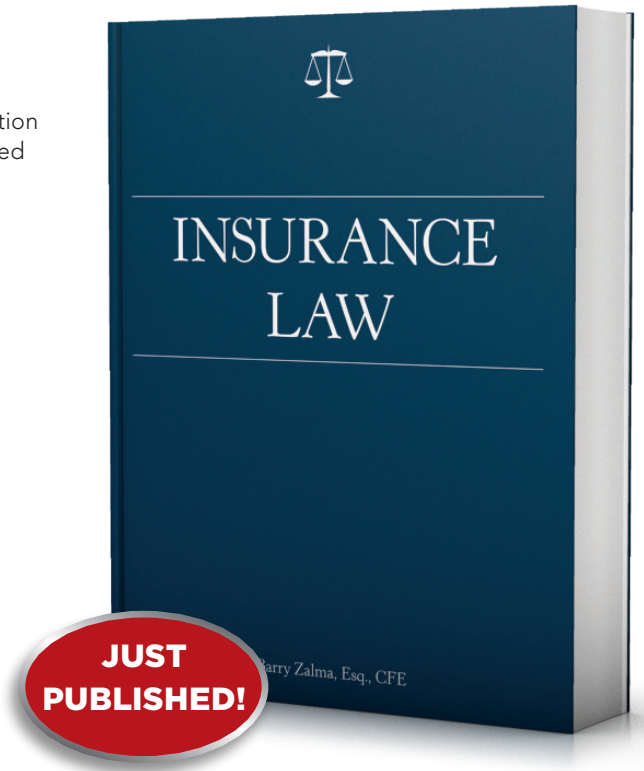
**Insurance Law**, written by Barry Zalma, provides the perfect cross-vocational introduction to insurance law—giving students a solid, fundamental understanding of this specialized area of law.

Both comprehensive and practical, **Insurance Law** covers such key concepts as:

- The contract of personal indemnity
- Construction of insurance contracts
- Differences between property and liability policies
- Rescission and preemption
- Duties of the Insured and Insurer
- The Doctrine of Fortuity
- Trigger of Coverage
- Fraud and false swearing
- Subrogation
- Punitive damages
- and much more!

**This practical resource delivers:**

- Built-in discussion questions and teaching points
- Extended margins for in-text note taking
- Up-to-date, multi-jurisdictional case law
- Included model statutes and state by state fraud statutes



## TABLE OF CONTENTS

### TABLE OF CASES

### INTRODUCTION

Chapter 1 The History of Insurance

Chapter 2 The Contract of Personal Indemnity

Chapter 3 Construction of Insurance Contracts

Chapter 4 Differences between Property and Liability Policies

Chapter 5 Rescission of Insurance Policies

Chapter 6 Duties of the Insured and the Insurer

Chapter 7 Conditions, Warranties, and Exclusions

Chapter 8 Fortuity

Chapter 9 The Trigger of Coverage

Chapter 10 Appraisal

Chapter 11 Independent Counsel and the Law of Unintended Consequences

Chapter 12 Fraud and False Swearing

Chapter 13 Subrogation

Chapter 14 "Other Insurance" Clauses

Chapter 15 Punitive Damages

Chapter 16 Preemption and the Power to Control Insurance

### APPENDIX 1: DEFINITIONS

Product: #6690000

Pub Date: April 2015

ISBN: 978-1-941627-32-7

Format: Paperback, 8½"x11"

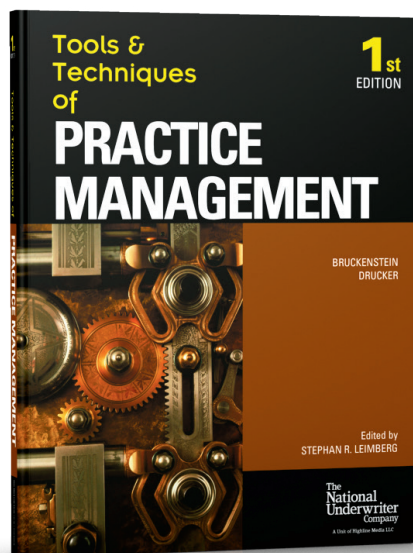
Page Count: 960

Retail Price: \$189.00

Also available as an eBook

See page 17 for student discount pricing





## TOOLS & TECHNIQUES OF PRACTICE MANAGEMENT

J. Bruckenstein | D. Drucker | S. Leimberg

Students will discover detailed steps necessary to effectively run a practice and achieve profitable, client-focused results. This book addresses an often-overlooked topic: Business of Financial Planning. In today's increasingly competitive marketplace, fine-tuning practice management skills is a necessity—while allowing more time to cultivate new business and focus on clients. The authors deliver practical insight into selecting a business model as well as the advantages and disadvantages of relevant topics including owning a practice.

Product: #2690000  
Pub Date: 2004  
ISBN: 0-87218-653-9  
Format: Paperback, 8½"x11"  
Page Count: 302  
Retail Price: \$165.00

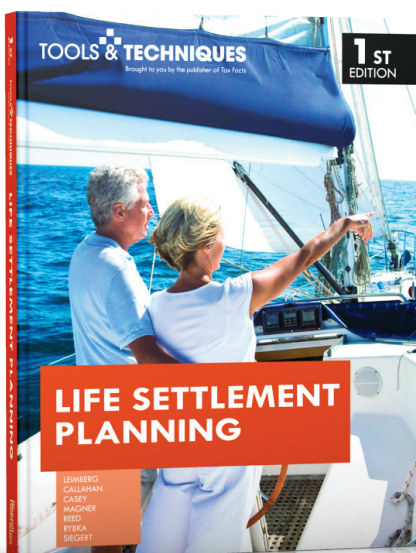


## TOOLS & TECHNIQUES OF RETIREMENT INCOME PLANNING

S. Leimberg | B. Baldwin | A. Coates | R. Keebler | M. Kitces | W. Wagner

*Tools & Techniques of Retirement Income Planning* addresses the emerging need to satisfy clients' perceived and actual security—based on psychological and behavioral finance issues. Students will understand defining/reducing risk, stochastic modeling and income planning research, as well as future trends facing Baby Boomer retirement. Students will discover how to develop custom models targeted at replacing the stability of a regular monthly paycheck while controlling withdrawals.

Product: #2680000  
Pub Date: 2007  
ISBN: 978-0-87218-922-5  
Format: Paperback, 8½"x11"  
Page Count: 273  
Retail Price: \$165.00



## TOOLS & TECHNIQUES OF LIFE SETTLEMENT PLANNING

S. Leimberg | C. Callahan | B. Casey | J. Magner | B. Reed | L. Rybka | P. Siegert

*Life Settlement Planning* is a comprehensive, practical guide covering the entire spectrum of the life settlement business. This textbook covers the scope of the life settlement business: from what life settlements are, how and why they work, and the various parties involved. Students will understand the benefits and opportunities for individual, trust, business, academic, or other organizational owners, as well as tips for making settlements work, and case-studies that illustrate the variety of ways that a life settlement can prove to be a valuable transaction.

Product: #2630000  
Pub Date: 2008  
ISBN: 978-0-87218-968-3  
Format: Paperback, 8½"x11"  
Page Count: 507  
Retail Price: \$165.00



## NUCOLLEGE

### THE NATIONAL UNDERWRITER ACADEMIC SUPPORT SITE – [WWW.NUCOLLEGE.COM](http://www.nucollege.com)

NUCollege's user-friendly features and quick-access interface speeds instructors, students, and resellers straight to the information they need. Instructors may browse by subject or series, request review copies, and access accompanying course materials. Students can order their books—in print or eBook form—as well as access student resources and book supplements. And, resellers will find detailed information on all National Underwriter textbooks, as well as special pricing information.

### CORE TEXTBOOKS BY SUBJECT AREA

Offering a full range of educational resources in the areas of Employee Benefits, Estate Planning, Financial Planning, Income Tax, Insurance & Risk Management, and Investment Planning, NUCollege provides print and online materials that improve preparation, performance, and results—both in the classroom and far beyond.

#### » Estate Planning

- Principles of Estate Planning, 2nd Edition
- The Tools & Techniques of Estate Planning, 17th Edition
- The Tools & Techniques of Estate Planning for Modern Families

#### » Financial Plan Development (Capstone)

- The Process of Financial Planning: Developing a Financial Plan, 2nd Edition
- The Case Approach to Financial Planning: Bridging the Gap between Theory and Practice, 2nd Edition

#### » Financial Planning

- The Tools & Techniques of Financial Planning, 11th Edition

#### » Income Tax Planning

- The Tools & Techniques of Income Tax Planning, 4th Edition
- The Tools & Techniques of Charitable Planning, 3rd Edition

#### » Insurance Planning

- The Tools & Techniques of Life Insurance Planning, 6th Edition
- Risk Management for Financial Planners, 2nd Edition
- The Tools & Techniques of Insurance Planning and Risk Management, 2nd Edition

#### » Investment Planning

- The Tools & Techniques of Investment Planning, 3rd Edition

#### » Retirement Planning

- The Tools & Techniques of Employee Benefit and Retirement Planning, 14th Edition

### E-NEWSLETTER OPT-IN

Visit [www.nucollege.com/pages/enewsletters.php](http://www.nucollege.com/pages/enewsletters.php) to sign-up for National Underwriter's free Academic eNewsletter! Stay up-to-date with timely textbook announcements, the latest Instructor Materials, news and information, and more!

### EBOOKS NOW AVAILABLE

National Underwriter is now offering its publications in convenient and accessible eBook format. eBooks allow for instant downloading—meaning access in minutes, hyperlinking and tools to give the reader faster and easier access to information, and compatibility with multiple devices. Plus, when you purchase any print edition and eBook bundle, you save almost 40% off the retail price!

## ORDERING AND DISCOUNT INFORMATION

### STUDENT DISCOUNT

Students enrolled in a qualified academic program at the time of order are eligible to receive a discount of 15% on the Tools & Techniques Series and National Underwriter Academic Series textbooks. Please reference promo code **J02SMNU** at the time of purchase. Students are also eligible for a 25% discount on textbook bundle purchases. Please reference promo code **4964** at the time of purchase. Discounts apply to the current list price and are applied before shipping and handling and applicable sales tax.

### BOOKSTORE DISCOUNT

Bookstores are eligible to receive a discount on textbook purchases. Please reference promo code **J02SMNU** at the time of purchase. Discounts apply to the current list price and are applied before shipping and handling and applicable sales tax. First-time purchasers, please contact Jay Caslow at **1-800-543-0874 x2207** or [jcaslow@alm.com](mailto:jcaslow@alm.com).

### 3 WAYS TO PLACE AN ORDER

» **Call:** 1-800-543-0874, x2207      » **Email:** [jcaslow@alm.com](mailto:jcaslow@alm.com)      » **Web:** [www.nucollege.com](http://www.nucollege.com)

### RETURN POLICY

**Student Returns:** If for any reason you are not satisfied with your purchase, simply return the product within 30 days of the original invoice date. There are instructions on the back of the invoice on how to return an item. Books must be in resalable condition. Electronic products, eBooks and shipping & handling are not refundable.

**Bookstore Returns:** There is a 60-day return policy, from the original invoice date, for bookstores that purchase directly from National Underwriter. The books must be in resalable condition and cannot be defaced in any way. Prior authorization is required. For authorization, please submit a return request to Fax **1-859-283-4512** or [jbacher@alm.com](mailto:jbacher@alm.com).

**Returns Address:** The National Underwriter Company, Attn: Returns Department, 660 S. Mansfield, Ypsilanti, MI 48197.

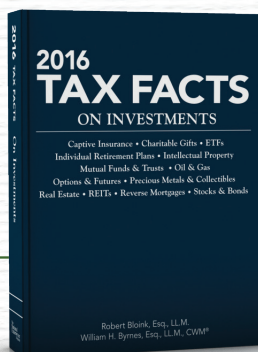
### PRICING DISCLAIMER

While we make every effort to ensure the accuracy of our textbook pricing, prices are subject to change. For questions or for the latest pricing information, please call **1-800-543-0874, x2207**.



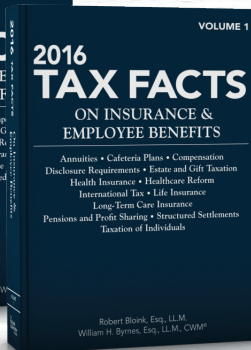
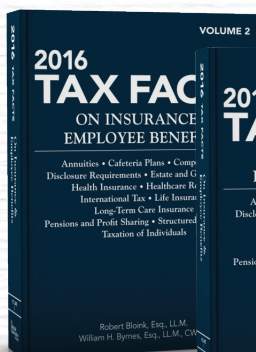
## TAX FACTS SERIES

*The original and unrivaled tax resource – shows how the tax law and regulations are relevant to insurance, employee benefits, and financial planning practices. Supplies the guidance and tools your students need to serve their future clients.*



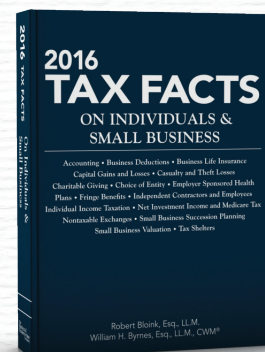
### 2016 Tax Facts on Investments

Product: #2930016 • Pub Date: Dec. 2015 • ISBN: 978-1-941627-82-2 • Page Count: 744



### 2016 Tax Facts on Insurance & Employee Benefits

Product: #2920016 • Pub Date: Dec. 2015 • ISBN: 978-1-941627-80-8  
Page Count: Vol 1 – 912 and Vol 2 – 864

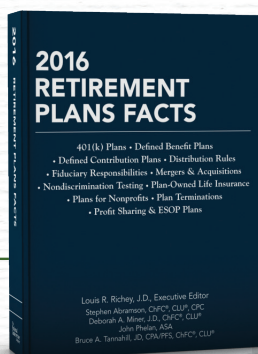


### 2016 Tax Facts on Individuals & Small Business

Product: #3190016 • Pub Date: Dec. 2015 • ISBN: 978-1-941627-84-6 • Page Count: 504

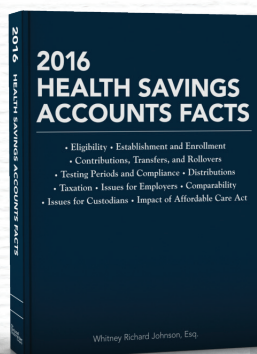
## OTHER FACTS BOOKS

*Our convenient Facts Books, in Q & A format, speed your students to the information they need and enable them to quickly and authoritatively answer clients' tax, financial and estate planning, and employee benefits questions.*



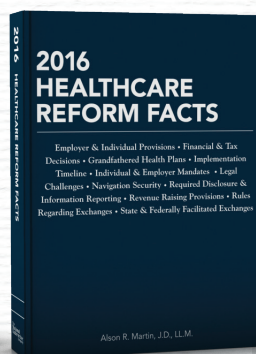
### 2016 Retirement Plans Facts

Product: #4250016 • Pub Date: Sept. 2015 • ISBN: 978-1-941627-65-5 • Page Count: 784



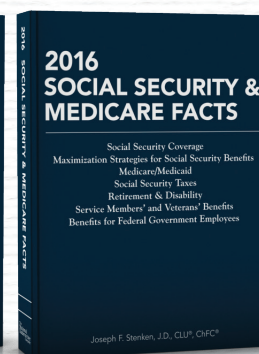
### 2016 Health Savings Accounts Facts

Product: #3810016 • Pub Date: Sept. 2015 • ISBN: 978-1-941627-63-1 • Page Count: 396



### 2016 Healthcare Reform Facts

Product: #2990016 • Pub Date: Oct. 2015 • ISBN: 978-1-941627-70-9 • Page Count: 480

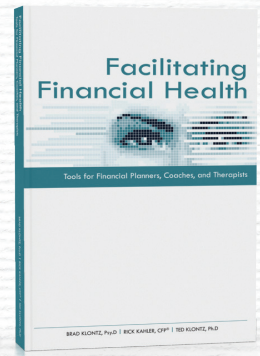
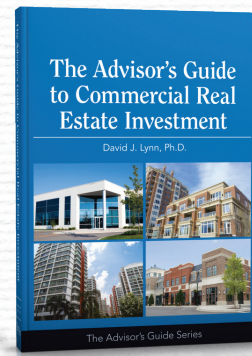
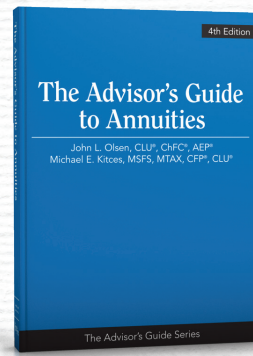
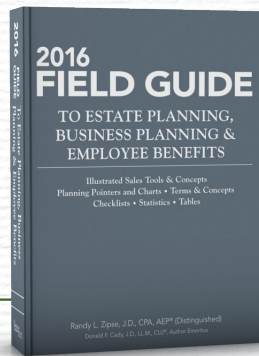


### 2016 Social Security & Medicare Facts

Product: #3160016 • Pub Date: Nov. 2015 • ISBN: 978-1-941627-72-3 • Page Count: 512



# FIELD GUIDE, ADVISOR'S GUIDES, AND FACILITATING FINANCIAL HEALTH BOOKS



## 2016 Field Guide to Estate Planning, Business Planning & Employee Benefits

Product: #1790016 • Pub Date: Dec. 2015 • ISBN: 978-1-941627-86-0 • Page Count: 696

## The Advisor's Guide to Annuities, 4th Edition

Product: #2830004 • Pub Date: May 2014 • ISBN: 978-1-939829-77-1 • Page Count: 384  
Retail Price: \$106.00

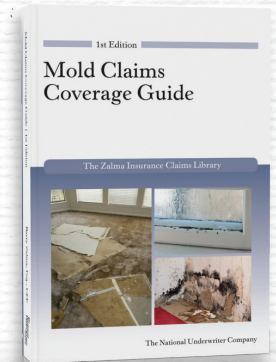
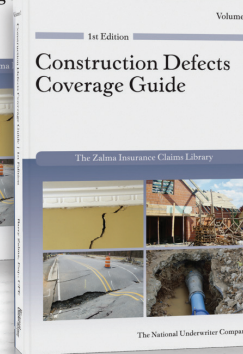
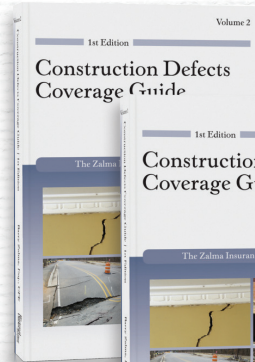
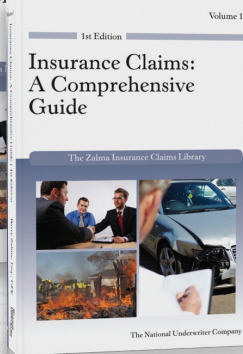
## The Advisor's Guide to Commercial Real Estate Investment

Product: #1970000 • Pub Date: May 2014 • ISBN: 978-1-936362-87-5 • Page Count: 378  
Retail Price: \$125.00

## Facilitating Financial Health: Tools for Financial Planners, Coaches, and Therapists

Product: #7370000 • Pub Date: 2008 • ISBN: 978-0-872189-62-1 • Page Count: 250  
Retail Price: \$78.00

# THE ZALMA INSURANCE CLAIMS LIBRARY



## Insurance Claims: A Comprehensive Guide

Product #5470000 • Pub Date: October 2014 • ISBN: 978-1-941627-34-1  
Page Count: Volume 1: 816, Volume 2: 832 • Retail Price: \$196.00

## Construction Defects Coverage Guide

Product #6230000 • Pub Date: October 2014 • ISBN: 978-1-941627-36-5  
Page Count: Volume 1: 640, Volume 2: 680 • Retail Price: \$196.00

## Mold Claims Coverage Guide

Product #5100000 • Pub Date: September 2014 • ISBN: 978-1-941627-38-9  
Page Count: 848 • Retail Price: \$ 98.00

# SUBJECT INDEX

## ESTATE PLANNING

Principles of Estate Planning, 2nd Edition.....	p. 3
The Tools & Techniques of Estate Planning, 17th Edition.....	p. 12
The Tools & Techniques of Estate Planning for Modern Families .....	p. 13
Field Guide to Estate Planning, Business Planning & Employee Benefits .....	p. 19

## FINANCIAL PLANNING

The Process of Financial Planning: Developing a Financial Plan, 2nd Edition .....	p. 4
The Case Approach to Financial Planning: Bridging the Gap between Theory and Practice, 2nd Edition .....	p. 5
The Tools & Techniques of Financial Planning, 11th Edition .....	p. 6
Facilitating Financial Health.....	p. 19

## INCOME TAX PLANNING

The Tools & Techniques of Income Tax Planning, 4th Edition .....	p. 10
The Tools & Techniques of Charitable Planning, 3rd Edition .....	p. 14

## INSURANCE PLANNING AND RISK MANAGEMENT

Risk Management for Financial Planners, 2nd Edition .....	p. 7
The Tools & Techniques of Life Insurance Planning, 6th Edition .....	p. 7
The Tools & Techniques of Insurance Planning and Risk Management, 2nd Edition .....	p. 8
Insurance Law.....	p. 15
Tools & Techniques of Life Settlement Planning.....	p. 16

## INVESTMENT PLANNING

The Tools & Techniques of Investment Planning, 3rd Edition .....	p. 9
Tax Facts on Investments .....	p. 18

## RETIREMENT PLANNING

The Tools & Techniques of Employee Benefit and Retirement Planning, 14th Edition.....	p. 11
Healthcare Reform Facts.....	p. 18
Retirement Plans Facts.....	p. 18
Social Security & Medicare Facts .....	p. 18
Tax Facts on Insurance & Employee Benefits.....	p. 18
Field Guide to Estate Planning, Business Planning & Employee Benefits .....	p. 19

## OTHER

Tools & Techniques of Practice Management.....	p. 16
Tools & Techniques of Retirement Income Planning.....	p. 16
Health Savings Accounts Facts.....	p. 18
Tax Facts on Individuals & Small Business.....	p. 18
The Advisor's Guide to Annuities, 4th Edition .....	p. 19
The Advisor's Guide to Commercial Real Estate Investment .....	p. 19
Insurance Claims: A Comprehensive Guide.....	p. 19
Construction Defects Coverage Guide .....	p. 19
Mold Claims Coverage Guide.....	p. 19