



Course title and number	AGEC 436 – Insurance and Estate Planning
Term and credits	Spring 2017 (3 credits)
Meeting time/location	Web-based course

Course Description and Prerequisites

Insurance and Estate Planning will explore risk management process and estate planning as part of the larger financial planning process. Different insurance solutions and applicable estate planning tools will be explored to meet the changing needs of individuals. Topics will include life, disability, long-term care, health, homeowners, auto, and liability insurance, as well as, estate planning.

Instructor Information

Name	Sarah D. Buenger, MSPFP, MPAS®, CFP®, Lecturer
Email address	sbuenger@tamu.edu
Office hours	Please schedule an appointment by emailing me in advance.

Course Goal

Overall Goal: We will look at the process of risk management as it applies to individuals and explore the different insurance solutions to mitigate potential risk exposure. We will also discuss estate planning for individuals.

Learning Outcomes

As a result of your participation in this course, you will be able to:

1. Describe the basic concepts of risk as they relate to insurance planning, the regulatory and market environment of the insurance industry, and the legal principles related to insurance.
2. Recognize the critical planning elements related to life, disability, health, and long-term care insurance and annuity products.
3. Identify appropriate insurance coverages for property, automobile, liability, and business insurance products.
4. Describe the estate planning process, the essential documents, the probate process, and other property ownership and transfer considerations.

Textbook and Resource Material

Insurance Textbook: Dalton, J.F., Dalton, M.A., Langdon, T.P., Gillice, J.M. *Insurance Planning*. 4th edition, Money Education, 2015. ISBN - 978-1-936602-21-6.

Estate Textbook: Dalton, M.A., Langdon, T.P. *Estate Planning*. 9th edition, Money Education, 2016. ISBN: 978-1-936602-27-8.

Other required resources:

- Financial Calculator: TI BA-II or comparable (not alpha programmable)
- Access to a computer and Microsoft Excel

Additional references and readings will be assigned and posted on the course website.

Course Structure

This course is organized into 15 weeks. Each week will include some or all of the following activities:

- Assigned readings in the textbook
- Additional readings about current issues
- Videos of short lecture presentations
- Assignments related to the weeks topics
- Quizzes over the topics of the week.
- There will also be weeks when you will take one of the three exams
- Networking is participation in the industry that can take on the form of attending events, taking part in discussions, interviewing planners, etc. A detailed list will be made available.
- There will also be weeks when you will take one of the three exams

Each week will be a little different with different amounts of time devoted these various activities. Tentatively, one week begins and the past week ends at **midnight on Sunday**. All quizzes and assignments must be submitted by that time. You will have the option to complete everything during the work week and have your weekends free, or if you are occupied during the work week, you have the weekends to complete your studies.

Examinations

The three examinations, including the final exam. They are comprehensive, reviewing material from the beginning of the course, but emphasizing the more recent classes. Since this knowledge is comprehensive in nature and it is expected that your knowledge will improve as the class continues.

Assignments and Quizzes

Projects and quizzes will be assigned throughout the semester. These will be good preparation for the exams and will help guide you towards a deeper understanding of the material. The quizzes are designed to cover the material we covered specific to that week's contents.