



Insurance Institute of India, COI, Kolkata

## Classroom Training Session on Comprehensive Financial Planning –Focus Life Insurance Planning (CT) 10<sup>th</sup> January, 2026, (Program ID: CPL)

### Program Concept and Objectives:

Financial Planning is a process of identifying life goals and translating these life goals into financial goals and managing the finances in a way that will facilitate to achieve these goals. It will also serve as a tool to plan for unexpected financial eventualities in the life. It involves the assessment of one's net worth, present and future sources of income, estimating future financial needs and working towards meeting those needs through proper planning and management of finances and ultimately achieving the goals. This requires a Comprehensive Financial Planning which includes Insurance Planning, Investment Planning, Retirement Planning and Tax Planning.

No financial planning is complete until it includes planning for contingencies of uncertain events during one's life. Personal Risks like early death, disability, Morbidity, Risks pertaining to long living requires mitigation. Life Insurance is an effective solution for the aforesaid risks. Life Insurance is also a saving tool which can be used for creating corpus to meet future financial goals. Therefore, knowledge of the insurance products of Life insurance, Health Insurance and General Insurance is essential in managing risk in financial planning.

Keeping this in view The College of Insurance has designed a one day program on Personal Financial Planning and the role of Life Insurance with an objective to create understanding about all elements of personal financial planning and how different life insurance product categories serve as effective tools to manage the various risks contingent upon human life including product categories.

**Key Takeaways from the program:** The participants of the program will gain knowledge and insight into the following:

- Life cycle needs and personal financial goals
- Personal Risks like Early Death, Disability, Morbidity, etc.,
- Risk Management and Risk Management Methods.
- Time value of money
- Risks associated with Financial Instruments
- How to make your Personal Financial Planning path risk proof
- Insurance products and Pension Products
- Comprehensive Planning and Monitoring
- Retirement planning

**Participant's Profile:** Executives working for Insurance Companies, Brokers, Corporate Agents, Specified Persons, Insurance advisers and the persons who are interested in financial planning via Life Insurance.

### Program Fees:

- Non-residential participants: Total amount Required – Rs. 2950/- i.e. (Rs. 2500/- plus 9% CGST + 9% SGST).  
(The fees cover tuition, course material and day boarding (i.e. breakfast, lunch and tea/coffee during tea breaks for actual days of training).)

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**Program Date:**  
10<sup>th</sup> January 2026

**Program Duration:**  
1 day (CT)

**Program Time (IST):**  
10.00 AM to 05.00 PM (6 Hrs.)

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