Life Insurance Protection and Retirement Savings Course

9 – 13 August 2027
Addis Ababa

AGILE LEADERS
Training Center

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Ref: 438_223656 **Date:** 9 – 13 August 2027 **Location:** Addis Ababa **Fees:** 4500 Euro

Overview

Life Insurance Protection and Retirement Savings Course is a one-week foundation course for insurance, retirement-savings, relationship, benefits, and finance professionals, who leave with a Protection and Retirement Needs File. The course connects life insurance, protection needs, policy benefits, underwriting, claims, beneficiaries, retirement savings, pension arrangements, annuities, and longevity risk in one customer decision process. Agile Leaders Training Center provides foundation training in life protection and retirement savings.

Who Should Attend

- Insurance functions responsible for life-policy information and servicing
- Retirement-savings functions responsible for member options and communications
- Relationship functions responsible for explaining protection and savings choices
- Benefits functions responsible for employee protection and retirement arrangements
- Operations functions responsible for applications, records, claims, and payments
- Finance functions responsible for household protection and retirement analysis

The course assumes participants already handle customer, member, policy, benefit, or financial information and leaves out actuarial pricing, regulated personal advice, and advanced pension-fund governance.

Departments and Industries

The course supports departments that explain, administer, compare, or control life protection and retirement-savings arrangements across financial and employment settings.

- Life insurance product, distribution, and policy-service teams
- Pension, retirement-savings, and benefits administration functions
- Banking, wealth-support, and financial-services organizations
- Human resources, payroll, and employee-benefits departments
- Customer service, claims, and complaints functions
- Advisory, audit, and financial-education organizations

Learning Objectives

By the end of this course, participants will be able to:

- Apply protection-needs analysis to life insurance choices
- Compare policy types, premiums, benefits, options, and exclusions
- Use underwriting, beneficiary, servicing, and claims process maps
- Build retirement objectives, contribution, and accumulation schedules
- Analyze inflation, investment, longevity, and income risks
- Evaluate disclosures, suitability evidence, and integrated protection gaps

Course Agenda

Day 1: Protection Needs and Life Policies

- Household Protection Needs Assessment
- Life Insurance Purpose and Coverage Map
- Term and Permanent Policy Comparison Matrix
- Premium, Benefit, and Exclusion Review Sheet
- Policy Suitability Evidence Checklist

Day 2: Insurance Lifecycle and Customer Decisions

- Application and Underwriting Process Map
- Beneficiary Nomination and Change Record
- Policy Option and Surrender Value Schedule
- Policy Servicing and Lapse Prevention Flow
- Claims Notification and Evidence Checklist

Day 3: Retirement Savings Foundations

- Retirement Objective and Income Gap Statement
- Occupational and Personal Plan Comparison
- Contribution and Accumulation Projection
- Vesting, Portability, and Access Decision Map
- Retirement Savings Disclosure Review

Day 4: Retirement Income and Risk

- Inflation and Purchasing Power Scenario
- Longevity Risk and Adequacy Assessment
- Annuity and Drawdown Comparison Matrix
- Beneficiary and Survivor Income Map
- Protection and Retirement Gap Reconciliation

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Day 5: Protection and Retirement Practice

- Exercise: Protection Needs and Policy Comparison
- Exercise: Underwriting, Servicing, and Claims Journey
- Exercise: Retirement Contribution and Income Projection
- Exercise: Longevity and Retirement Option Review
- Capstone Exercise: Protection and Retirement Needs File

Practical Exercises

The course includes the following suggested activities:

- Suggested activity: convert household responsibilities, income, liabilities, and existing cover into a protection-needs assessment.
- Suggested activity: compare policy benefits, premiums, exclusions, options, beneficiaries, servicing, and claims evidence.
- Suggested activity: project retirement contributions and test inflation, accumulation, longevity, annuity, and drawdown scenarios.
- Suggested activity: assemble protection gaps, retirement objectives, product comparisons, disclosures, and follow-up actions into one needs file.

FAQs

Who suits the life insurance and retirement savings course, and what does it assume?

The course suits insurance, retirement-savings, relationship, benefits, operations, and finance functions and assumes workplace exposure to customer, member, policy, benefit, or financial information.

How does this course differ from pension scheme management training?

This course focuses on foundation customer protection and retirement-saving decisions, while pension scheme management training addresses institutional governance, funding, administration, investments, and fiduciary oversight.

How does life insurance support a protection plan?

Life insurance can provide a defined benefit after an insured event, helping address income replacement, liabilities, dependents, final expenses, and other documented protection needs subject to policy terms.

What risks affect retirement savings decisions?

Retirement savings decisions consider contribution gaps, investment uncertainty, inflation, fees, access restrictions, changing income needs, and longevity risk, including the possibility of outliving available resources.

How do annuities and drawdown differ in retirement income planning?

An annuity converts funds into defined income under contract terms, while drawdown retains invested savings and permits withdrawals, leaving different levels of investment, longevity, flexibility, and depletion risk.

Conclusion

Participants take back a Protection and Retirement Needs File containing needs assessments, policy comparisons, lifecycle maps, savings projections, income options, risk scenarios, disclosures, and gap actions. The file turns separate insurance and retirement discussions into one traceable decision record. It gives service teams a working structure for explaining choices, documenting evidence, identifying gaps, and planning follow-up.