Delaware Life®

Delaware Life Income Planning Institute®

National Sales Consulting

Resource Guide

Just like a compass provides direction and owls are renowned for their experience and wisdom, the Delaware Life National Sales Consulting team provides wisdom, experience, and direction for financial professionals seeking to grow their business, streamline their service model, and stay current on the latest financial planning strategies and trends.

About National Sales Consulting (NSC)

The directors on the Delaware Life NSC Team provide advanced sales and planning expertise on a variety of income, tax, estate, and financial planning topics, along with actionable ideas and resources for effective client engagement. They also consult on business development topics including sales training, team building, and leadership development.

The team averages over 30 years of industry experience, their workshops offer valuable education, and their practice management strategies help simplify complex planning issues for clients. The team's objective is to help financial professionals be successful and create a competitive advantage.

2025 Quarterly Themes

Q1: Advisor Efficiency - Individual	**Enhancing personal effectiveness to better engage with clients and deliver on primary client needs**
Q2: Advisor Education	**Staying abreast of key planning trends, innovative strategies, and unique opportunities**
Q3: Advisor Growth	**Implementing successful strategies for business development, client acquisition, and practice growth**
Q4: Advisor Efficiency – Team/Practice	**Recognizing best practices of successful teams, and implanting them to create efficiencies**

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Tax Planning

Advisor presentations

Hidden tax traps	A popular course designed to help advisors uncover client assets using the 1040 tax form, gain insights on hidden tax traps, and learn how to help clients avoid unintended consequences of nonqualified taxable accounts. SKU – NSCPHTTP Program overview: SKU – NSC21HTTW CE
Annuities and trusts: Taxes aren't everything but...	An intermediary course that explains how to leverage the benefits of both annuities and trusts, including reviewing the benefits of both, trust titling rules to know, and trust and annuity tax rules to know as well as a pass-in-kind strategy to continue tax deferral for beneficiaries. SKU – NSCAAT782PR
Seven quick tips for year-end planning	An intermediary course that reviews essential year-end planning regarding RMDs, QCDs, Roth conversions, 10% early distribution penalty, and the estimated tax penalty as well as year-end estate planning to-do's, including utilizing annual exclusions and lifetime exemptions and conducting beneficiary reviews. SKU – NSC7TIPS091PR Handout: SKU – NSC7TIPS091FL
Crucial distribution conversations with clients in their 50s	An introductory course to assist advisors in preparing clients for transitioning from the accumulation phase to the distribution phase, reviewing key points regarding Medicare and Social Security, rollover choices, tax-efficient withdrawal strategies, and lifetime income options. SKU – NSCPCDCWC Program overview: SKU – NSC28DC50 CE
Tax Journey: Accumulation to wealth transfer	An introductory course aimed at helping advisors guide clients on their tax journey from accumulation through wealth transfer. SKU – NSC04TAXJOURNEY Program overview: SKU – NSC40JOURNEY CE

Additional advisor resources

	Quick hit presentations	Handouts
Finding client assets on IRS Form 1040	SKU – NSC46TAXRETURNPR	SKU – NSC46TAXRETURN
Power of tax deferral	SKU – NSCTXDF119PR	SKU – TDS50007TD
Help non-profits find safe returns	SKU – NSCPNONPROFIT	SKU – NSC70NONPROFIT
Fund future long-term care insurance with a NQ annuity	SKU – NSCLTC	SKU – NSC74LONGTERM
Partial NQ annuity 1035 exchanges	—	SKU – NSC1035EX753FL
Keep taxes in mind when adding mutual funds to portfolios	—	SKU – NSC90TAX

Client resources

Spotlight

A guide to annuity titling

An 8-page brochure that explains the types of annuity contracts, parties to the annuity, contract value versus death benefit value, the importance of titling, examples of different types of ownership.

SKU – DGI30PFR

A guide to annuities and trusts	SKU – NSCGAAT897AR
Annuity review checklist	SKU – DLM07ANNREVCHK

Client presentations

Tax journey: Accumulation to wealth transfer	An introductory seminar that helps clients make tax-efficient decisions on their tax journey from accumulation to wealth transfer, including strategies for each stage, ways to maximize controllable elections during accumulation. SKU – NSC04TAXPROGRAM Program overview: SKU – NSC50JOURNEY

Client handouts

2025 tax information	SKU – DGI53TAX2025
Pre-appointment client envelope and checklist	SKU – DGIO18EN

Client customizable article

Taxes matter in retirement: Here's why	SKU – DGI22TMR

CE

CE approval varies by state. Courses may also be approved for CFP credit, Investment and Wealth Institute (CIMA/CPWA/RMA) credit, and CPE credit for accountants. Contact us for a current list.

IRA & Income Planning

Advisor presentations

IRAs 101	An introductory course that reviews the income taxation of Traditional and Roth IRAs, including eligibility, contribution, and distribution rules as well as RMDs and rollovers. SKU – NSCPSFRIRAFPPR
IRA Planning: Tips & tactics	An intermediary course that explores tips and tactics to avoid the 10% early distribution penalty, to reduce or eliminate the tax burden of RMDs, and to take advantage of planning opportunities offered by Roth conversions. SKU – NSCIRATT181PR

Additional advisor resources

	Quick hit presentations	Handouts
Avoiding the 10% early distribution penalty	SKU – NSCEDP160PR	SKU – NSCEDP160FL
Five quick tips on RMDs	SKU – NSCRMD158PR	SKU – NSCRMD158FL
Using a spousal QDRO (married couples)	SKU – NSCPTHREEQDRO	SKU – NSC68QDRO
Opportunities for in-service withdrawals	—	SKU – NSCISWFP134FL
Find and fill essential spending gaps	SKU – NSCSEMINARSPEND	—

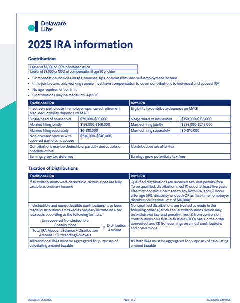
Client resources

Spotlight

2025 IRA information

A handy 2-page guide to key IRA indexed amounts, limits, and rules for 2025

SKU – DGI53IRATOOL2025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2025 IRA information

Client presentations

Saving for retirement: IRA need-to-knows	An introductory seminar to help clients understand key aspects of IRAs, including contributions, rollover, conversions, withdrawals and legacy planning. SKU – NSCPHTTP Program overview: SKU – NSC46IRASEMINAR

Client handouts

In-service withdrawal: What is it? And is it right for you?	SKU – NSCISWCL135FL
Key retirement age milestones	SKU – NSCRM241SH
MUST Haves worksheet	https://advisors.delawarelife.com/must.html
Retirement income worksheet	SKU – NSC10RIWKST
Retirement risk assessment worksheet	SKU – DGI23RISKWKST

Client customizable article

IRA need-to-knows: Rollovers	SKU – NSCNKR762AR

Social Security & Medicare Planning

Advisor presentations

Crucial distribution conversations with clients in their 50s	An introductory seminar that helps clients prepare for transitioning from the accumulation phase to the distribution phase, reviewing key points regarding Medicare and Social Security, rollover choices, tax-efficient withdrawal strategies, and lifetime income options. SKU – NSCPCDCWC Program overview: SKU – NSC28DC50 CE
Managing taxes on Social Security benefits (quick hit)	SKU – NSCSSTAX742PR

Additional advisor resources

	Handouts
Income planning strategies for widows	SKU – NSCWIDSS206FL
Income planning for working and collecting Social Security benefits	SKU – NSCSSBIP142FL
Managing taxes on Social Security benefits	SKU – NSCTXSS161FL

Client resources

Spotlight

Social Security: 13 true or false

A two-page handout to share with clients prior to a meeting or seminar to test their knowledge of Social Security and open the door to meaningful discussions on Social Security claiming and retirement income.

SKU – NSCSSTF262WK

Answer key: SKU – NSCSSTFA761WK

Medicare: 15 true or false	SKU – NSCMTF770WK Answer key: SKU – NSCMTFA771WK

Client presentations

Social Security 101: Making the right choice	An introductory seminar that helps clients understand key aspects of Social Security, including early and delayed claiming, the impact of working, the taxation of benefits, and spousal and survivor benefits. SKU – NSCSSRC894PR Program overview: SKU – NSC48SOCIALSECURITY
Medicare 101: Knowing the right choice	An introductory seminar that helps clients understand what is covered under Parts A, B, C. and D, how to determine premiums, and what is Medigap is and how much it costs. SKU – NSCPMEDICARE Program overview: SKU – NSC71MEDICARE

Client handouts

Social Security income planning considerations (13 factors that affect the size of Social Security check)	SKU – NSCSSP237SH
Social Security: Catching a runaway train	SKU – NSCCRT901AR
Retirement challenges: Social Security doesn't cover all your day-to-day expenses	SKU – DGI028SECURITY
Income planning strategies: Don' let late Medicare enrollment penalties take a bite out of your monthly income	SKU – DLIMED463PI
Income planning strategies: Don't get lost in the Medicare enrollment maze	SKU – NSCMEM750AR

Client customizable article

Social Security: Get the most from your benefits	SKU – CCA13SOCIALSECURITY
Income planning strategies for widows	SKU – NSCWIDSS180FL
Social Security: Collecting overpayments and online registration	SKU – NSCSSUC755AR
Health care costs in retirement: What to keep in mind	SKU – CCA14HEALTHCARE

CE

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Estate Planning

Advisor presentations

Estate planning for mass affluent clients	An introductory course that reviews the importance of estate planning for all clients, with an emphasis on probate need-to-knows, ownership and titling considerations, needed documents and the difference between estate planning and estate taxes. SKU – NSCESTATECE CE
Seven quick tips for year-end planning	An intermediary course that reviews essential year-end planning regarding RMDs, QCDs, Roth conversions, 10% early distribution penalty, and the estimated tax penalty as well as year-end estate planning to-do's, including utilizing annual exclusions and lifetime exemptions and conducting beneficiary reviews. SKU – NSC7TIPS091PR Handout: SKU – NSC7TIPS091FL

Additional advisor resources

	Quick hit presentations	Handouts
Mitigate a large expense of non-grantor irrevocable trusts: taxes	SKU – NSC75TRUSTTAXPR	SKU – NSC75TRUSTTAX
Estate planning tool: Irrevocable life insurance trusts (ILITs)	SKU – NSCP83ILIT	SKU – NSC80ILIT

Client resources

Spotlight

A guide to beneficiaries

An 8-page brochure that explains the advantages of naming a beneficiary, the types of beneficiaries, the difference between per capita and per stirpes, and other important beneficiary considerations.

SKU – NSCGTB247BR

Client presentations

Key estate planning steps for everyone	An introductory seminar to help clients recognize everyone needs an estate plan to ensure their wishes are carried out and to make the process easier for their heirs. SKU – NSC67ESTATESEMINAR Program overview: SKU – NSC905KEPSFL
Family conversations: A guide to multi-generational planning	An introductory seminar on identifying family goals, including maximizing inheritances by minimizing taxes and executing important estate planning documents. SKU – NSCFCMGP178PR SKU – NSC7TIPS091FL

Client handouts

Information about beneficiaries	SKU – DGI24BENINFO
Beneficiary worksheet	SKU – DGI25BENWKST

Client customizable article

Key estate planning steps	SKU – CCA15ESTATE
Family conversations: Maximizing wealth for beneficiaries and heirs	SKU – REMW65AR
Family conversations: Estate planning for blended families	SKU – NSCESTPL120FL

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Other / Practice Management

Advisor presentations

Accelerate Your Business Growth	Why should clients do business with you rather than another financial professional? What is it that you can do for your clients that other FPs cannot? Developed in conjunction with renowned behavioral psychologist, Dr. Rick Jensen, this workshop highlights retirement income planning strategies that will help you separate yourself from your competitors, attract new clients, and drive new business opportunities. SKU – NSC47GROWTHFP Program overview: SKU – NSC76ACCELERATE Dr. Rick Jensen's Advisor Workbook: SKU – NSC48RJSERVICEFP

Additional advisor resources

	Quick hit presentations	Handouts
IRC Section 1202: A tax-advantaged retirement for small business owners	SKU – NSCSOB112PR	SKU – NSCSALEBUSINESS
Help small business owners attract and retain key employees with a Section 162 bonus plan	SKU – NSCBONUS21PR	SKU – NSCBONUS11SI

Delaware Life Income Planning Institute – List of advisor training workshops	This 2-page flyer lists advisor training workshops that can be tailored to create customized training experiences to meet specific interests and/or training needs as well as lists of one-hour CE classroom/webinar courses and Super CE exam review topics. SKU – NSCFPWKS140FL
Delaware Life Income Planning Institute – Client seminar listing	SKU – NSCCLSEM141FL
Delaware Life Income Institute - Client events: Tips for ensuring success	SKU – NSCCETIPS751AR

Client resources

Spotlight

Fraud, scam, exploitation

An introductory seminar that explores the different types of elder financial abuse, the basic signs of a scam, how to avoid a scam, and what to do if an individual has been scammed.

SKU – NSCBCC754PR

Handout: SKU – NSCEFA900FL

Client presentations

Beware of cyber crimes	An introductory seminar that highlights what personal information may get stolen online and how and steps clients can take to protect their personal information and their financial security. SKU – NSCBCC759PR Handout: SKU – NSCBCC899FL
Stay calm and carry on: The known secrets of investment success	This introductory seminar can help clients understand the benefits of staying invested in the market, avoiding detrimental investment mistakes, and employing proven strategies to increase the odds of investment success. SKU – NSCCALM736PR

Client handouts

MUST Haves Income Planning Worksheet	SKU – DGI43PREPARECALCULATE
Risk Assessment Worksheet	SKU – DGI23RISKWKST
Annuity Review Checklist	SKU – DLM07ANNREVCHK
Find Client Assets Using IRS Form 1040	SKU – NSC46TAXRETURN

Sales and Leadership Development

The sales and leadership development resources from the Delaware Life National Sales Consulting team meet the unique needs of broker dealers and financial professionals by providing insights driven by analysis and seasoned by years of financial services industry experience. These tools address the many challenges broker dealers and financial professionals face when developing and managing effective, productive enterprises by utilizing the Everything DiSC® model.

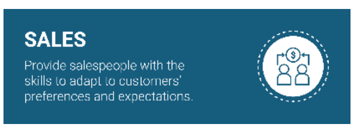
Three Elements:

D i C S

1. **Engage your team with keynote presentations**
   (can be used as stand-alone presentations without DiSC assessments)
2. **Build your culture with DiSC assessments**
   (can be used as a follow up on keynote presentations or as a starting point to provide insights for sales, team, or leadership training and development)
3. **Grow your knowledge wih a facilitation workshop to review profiles**
   (elements 2 & 3 can be done separately, but it is recommended to have the facilitation workshop scheduled prior to assigning the DiSC assessments)

AUTHORIZED PARTNER
EVERYTHING DiSC®
A Wiley Brand

Advisor presentations

Sales Training: *Tune in to Clients Buying Behaviors*  	This program will provide financial professionals with an introduction to the DiSC© model and how it can help them expand the skills needed to better adapt to customer's preferences and expectations and improve sales results by understanding client drivers. In this workshop, attendees with learn about: • Their natural selling style, strengths, weaknesses, behaviors, and tendencies • Quickly recognizing client buying styles and tendencies • Ways to stretch beyond their natural selling style to adapt to client's buying styles • Strategies to increase sales productivity by building trust with clients more quickly SKU – SKNSCDISC94PRU | Program overview: SKU – NSCBBEHA125FL
Team Development and Management: *Does Teamwork Still Make the Dreamwork?* The Five Behaviors® A Wiley Brand	The use of the team model for financial professionals remains a growing trend in the industry to better serve client needs and expand business opportunities. However, not all teams are successful. Increasing use of technology and changing organizational structures, among other things, have changed the nature of how teams operate and, in some cases, have caused once successful teams to deteriorate. In this workshop, attendees will be introduced to Patrick Lencioni's Five Behaviors of a Cohesive Team® model for team development, and learn about: • The current state of teams • The consequences of ineffective teams • A proven model for building and maintaining a cohesive team and developing a team culture SKU – NSCTEAM101PR | Program overview: SKU – NSCTMWRK124FL
Leadership Development: *Leadership is a (listening) Skill*  	Utilizing the highly successful DiSC Work of Leaders personality assessment, participants in the program will come away with a deeper understanding of their leadership strengths, priorities, and challenges, as well as access to proven process to help them in leading their teams and organizations more effectively by crafting a vision, building alignment, and being champions of execution. • Why leaders and managers often struggle in the early part of their leadership journey • Effective communication as a leader • Questions for today's leaders SKU – NSCLDP913PR | Program overview: SKU –NSCLDP909FL

Additional advisor resources

	Handouts
Tuning in to Client's Buying Behaviors - Advisor Article	SKU – NSCDISC99AR
Tuning in to Client's Buying Behaviors – Advisor Workbook	SKU – NSCDISC3WK
Does Teamwork Still Make the Dream Work? Advisor Article	SKU – NSCTEAM100AR
DiSC Sales Assessment	Assigned as needed
5 Behaviors of Teams Assessment	Assigned as needed
DiSC Work of Leaders Assessment	Assigned as needed

The NSC team:

Anders Smith, CFP®, CIMA®, CPWA®, RMA®, RICP®
Vice President, Managing Director

With over 37 years in financial services, Anders has shared retirement income, advanced sales, and practice management ideas with thousands of advisors, and helps sales and management leaders build more effective sales teams. He is committed to helping financial professionals enhance the value of their services to gain a significant competitive advantage.

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Deborah Miner, J.D., CFP®, CLU®, ChFC®, RICP®
Vice President, Director

Debbie brings 40 years of industry experience and unparalleled expertise in advanced markets, tax, and financial planning to the NSC team. She is an exceptional writer, communicator, and trainer, and is committed to sharing her knowledge with the next generation of financial professionals.

deborah.miner@DLMarketing.com; (513) 608-2254

Val Sender, ChFC®, MBA, CLU®, CFS®, RICP®
Director, Internal Support

Val supports and promotes Delaware Life product sales through retirement income planning strategies that focus on risk management, distribution, and tax planning. With more than 25 years of experience in financial services, Val has extensive knowledge in domestic and international distribution of mutual funds, annuities, and investment contracts. His current mandates are education on Social Security and Medicare. Val has Series 6, 7, 24, 63, Life & Health licenses.

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Delaware Life

Annuities are long-term investment vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses, or to fund short-term savings goals. Delaware Life Insurance annuities have limitations, exclusions, charges, termination provisions, and terms for keeping them in force. Please contact your financial professional for complete details.

There is no additional tax benefit to purchasing an annuity within a qualified retirement plan. If you choose to purchase an annuity in a qualified retirement plan, you should do so for reasons other than tax deferral, such as the features and benefits of the annuity.

Guarantees are backed by the financial strength and claims-paying ability of Delaware Life Insurance Company (Zionsville, IN). Policies and contracts are issued by Delaware Life Insurance Company. Policy and rider form numbers may vary by state. Products, riders, and features may vary by state and may not be available in all states. This material may not be approved in all states. Ask your financial professional for more information.

Annuity products are offered by Delaware Life Insurance Company (Zionsville, IN).

Delaware Life Insurance Company (Zionsville, IN) is authorized to transact business in all states (except New York), the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

This brochure is a general description of the product. Please read your contract and disclosure statement for definitions and complete terms and conditions, as this is a summary of the annuity's features.

This communication is for informational purposes only. It is not intended to provide, and should not be interpreted as, individualized investment, legal, or tax advice. To obtain such advice, please consult with your investment, legal, or tax professional.

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NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY OR NCUA/NCUSIF

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