

Education & Compliance Solutions

- › Increase Speed to Market
- › Boost Revenue
- › Minimize Risk



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Boost Revenue and Minimize Risk

Growing top line revenue and proactively managing the risk associated with an ever changing regulatory environment can be daunting. With a consolidating insurance and financial services industry, success in this area has never been more important. Competition for new recruits is fierce and the resources to help make them successful and credentialed are often scarce.

We can help. Kaplan Financial has over 30 years of experience helping customers achieve their goals with a unique blend of career-long education solutions and leading compliance management tools and services.



The Result?

- › Producers and representatives get to market faster
- › Revenue grows
- › Compliance risks are minimized

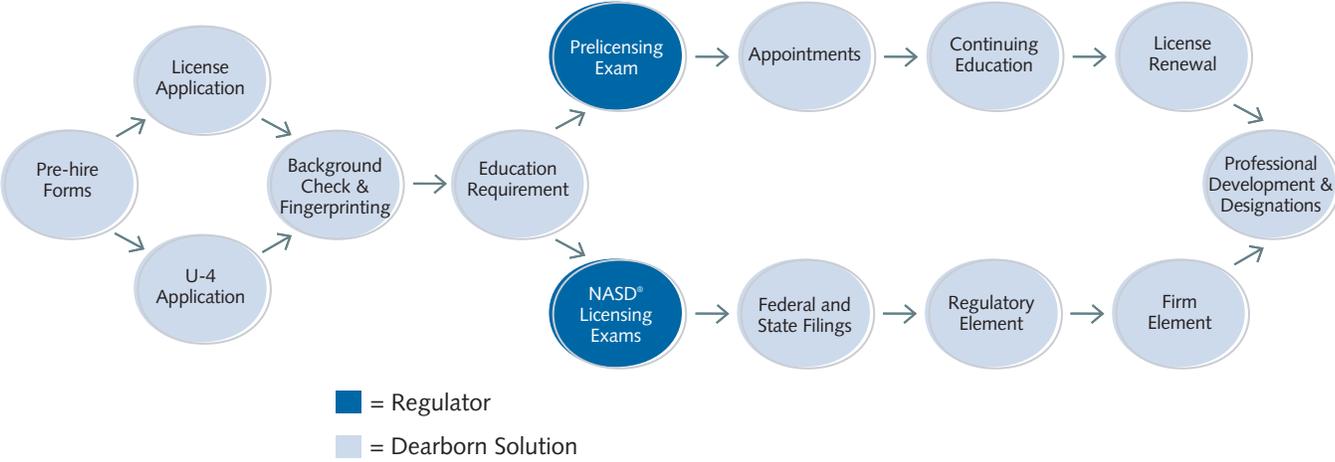
Our Mission

From education to compliance, from the enterprise to the individual, Kaplan Financial people turn inspired ideas into powerful solutions that help customers gain, retain, and track the credentials required to succeed within the financial and insurance industries.

Our Brands

- › Dearborn Financial Services
- › BISYS Education Services
- › eMind
- › Insurance Achievement
- › Schweser™ Study Programs
- › Kaplan CPA Review

Complete Producer/Representative Lifecycle Management Solutions



Kaplan Financial offers a suite of integrated education and compliance solutions that help organizations and professionals efficiently manage the new hire process; create and implement top-quality, customized career development curriculums; and streamline the learning and compliance management processes.



Leading Multimodal Delivery



Years ago, we recognized that professional learners want the flexibility to choose study options that best meet their individual learning preferences. With this in mind, we pioneered learning solutions that integrate our top-quality content with classroom training, interactive online programs, and supplemental audio, video, CD-ROMs, and print courseware to offer individuals an optional learning experience.

Kaplan Financial's approach to blended learning encompasses traditional self-study options like print and CD-ROM, virtual class delivery, and live classroom. Our virtual class offerings include two levels: synchronous (or live) and asynchronous (or recorded and available 24-7). This progression—self-paced, self-study through live, instructor-to-student classes—represents a full spectrum of adult learning approaches. Different learners want different options. Kaplan Financial has a solution for each learner.



Licensing Exam Prep

Simple, Scalable Solutions



Increasing pass rates has a direct impact on bottom-line results. Time saved in the licensing process equals more time in production.

Kaplan Financial offers the most comprehensive exam preparation solution for securities and insurance in the financial services industry. No other company has more experience in preparing individuals for exam success than Kaplan.

Our solutions help simplify the licensing process by offering the same, uniform, consistent exam preparation methodology across nearly every insurance and securities Series license area. The system minimizes the amount of study time required and maximizes exam pass rates. We offer far more self-study and classroom options across the country than any other provider—all designed to get people to pass—the first time.

Why Partner with Kaplan Financial?

- › Simplify the licensing process
- › Minimize study time and maximize pass rates
- › Reduce the recruit to production time line
- › Increase the number of recruits that are licensed

Programs feature:

- › Exam-focused content features interactive exercises that help increase retention.
- › Structured programs guide students with daily assignments and report progress to program administrators.
- › Global classroom network offers convenience and consistent course delivery.
- › Experienced instructors focus learning on key test areas.
- › Robust online and CD-ROM test banks sharpen test-taking skills.
- › Final exams simulate the actual testing experience and help ensure exam readiness.
- › AnswerPhoneSM student mentors boost confidence.
- › Recorded video Webcasts and Audio HotSheets reinforce the most testable material to help increase retention.



Continuing Education

Current, Cost-Effective, Convenient Solutions

Complying with the ever changing regulatory landscape to keep licenses current is a daunting task. Kaplan Financial makes it easy with a comprehensive library of current, cost-effective life/health and property/casualty insurance continuing education and securities firm element.

Our current and cost-effective solutions include a library of more than 275 continuing education (CE) courses that can help meet regulatory and firm requirements. A wide array of courses at fundamental, intermediate, and advanced levels helps ensure that learners always have a new course from which to choose. With our programs, professionals stay up-to-date in their area of expertise while meeting the mandatory coursework in their fields of licensure.

Why Partner with Kaplan Financial?

- › Deliver current and cost-effective programs to meet state- and firm-mandated requirements.
- › Simplify compliance with consistent, nationally approved solutions.
- › Minimize risks associated with lapses in license renewals.

Kaplan Financial provides the flexibility to create customized programs for firm element, insurance CE, specific compliance issues, new or experienced producer training, or product rollouts. No matter what type of program you need—a single course, a customized curriculum, or a smaller suite of courses—Kaplan Financial has a solution for you.

Programs feature:

- › The current course library helps learners stay on top of the latest rules, regulations, and market trends.
- › Popular topics offer a wide array of options to satisfy state- and firm-mandated requirements.
- › Case study-based learning provides practical application in real-world contexts.
- › Performance-based course design helps transfer knowledge into sales.
- › Double-dip options save time and money.
- › Online, live class, or print delivery offers convenience and flexibility.



Advanced Designations & Professional Development

Drive Performance One Curriculum at a Time



Kaplan Financial delivers strategic learning solutions that focus on providing success strategies that are measurable and essential for decision makers on all levels of management, sales, operations, and finance. With our robust learning platform, you can select content from our vast library of advanced designation programs, selling skills, and business enablement programs.

These programs can directly impact employee performance and help increase production.

Why choose Kaplan Financial?

Empower your employees to:

- › acquire and retain customers for life;
- › increase activity;
- › expand current portfolios; and
- › increase assets under management.

Advanced Designation and Certificate Programs Kaplan Financial

Dearborn offers learning and exam preparation for the most highly sought after industry designation programs.

Wealth Management

Kaplan Financial and Kaplan University offer innovative wealth management solutions that integrate skill-based curriculums with learning management and program services to offer a single source for wealth management learning. This unique program empowers organizations to align the skills and knowledge of their employees with the organization's strategic goal of creating a wealth management culture.

CFP Board Registered Programs

Accelerated Certificate in Financial Planning

Kaplan Financial offers Kaplan University's innovative Accelerated Certificate in Financial Planning. This program gives learners the educational foundation to sit for the CFP® Certification Examination in just nine months, less than half the time of typical programs. Programs are available in traditional classroom or virtual classroom programs.



We have blended a highly effective instructional methodology of self-study and classroom instruction for an excellent learning experience. This CFP Board-Registered Program consists of six classroom courses (FP101–106) that meet over approximately a nine-month period with pre-study in advance of each class.

Online Certificate in Financial Planning

Kaplan Financial offers Kaplan University's Online Certificate in Financial Planning, a self-paced online administered program giving learners the educational foundation to sit for the CFP® Certification Examination in approximately 12–18 months. The program consists of six online courses, quizzes, and final exams.

Live Review Course

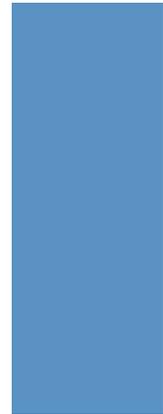
The Live Review Course is an excellent program for those who have just completed the required education for the CFP® Certification Examination. This intensive course is taught by experienced CFP® certificants and provides a comprehensive review of exam topics.

Insurance Achievement Programs

- CFP®** CERTIFIED FINANCIAL PLANNER™
- ChFC®** Chartered Financial Consultant™
- CLU®** Chartered Life Underwriter™
- CASL™** Chartered Advisor for Senior Living™
- RHU®** Registered Health Underwriter®
- REBC®** Registered Employee Benefits Consultant™
- CPCU®** Chartered Property Casualty Underwriter®
- ARM®** Associate in Risk Management®
- AIC®** Associate in Claims®

Other programs:

- CFA®** Chartered Financial Analyst through Schweser Self-Study Programs
- FIC** Fraternal Insurance Counselor Program
- FICF** Fraternal Insurance Counselor Fellow Program





Business and Sales Programs

Business Enablement

Business Board Game, business workshop simulation

This high energy and fully interactive workshop teaches participants essential skills that every business decision maker should know. After a session, participants will have enhanced their skills in areas of: creating budgets, business plan development, market analysis, sales forecast development, investment decisions, negotiation, team building, delegation, finance, commercial awareness, and more.

Know Your Customer, Selling Skills Curriculum

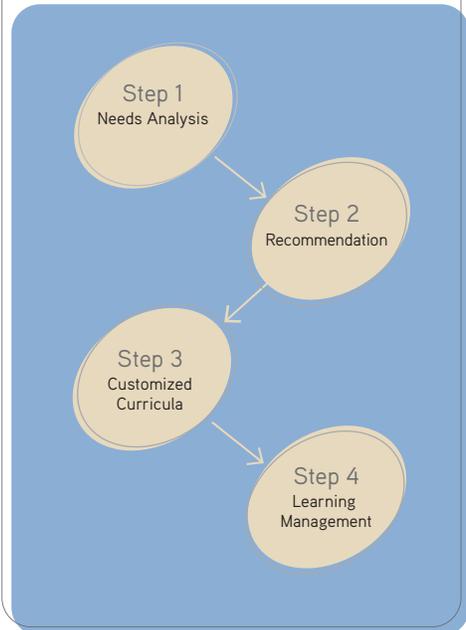
A selling skills curriculum designed specifically for financial services and insurance professionals, this unique program includes a suite of preparation, training, and reinforcement tools to help ensure sales success. This program is offered in partnership with Mitch Anthony, a nationally respected author and authority on communications and relationship building in the financial services industry.

Custom Solution Development

Our integrated approach to curriculum design and implementation helps organizations proactively identify goals and build programs that achieve learning objectives.

Kaplan Financial's strategic learning solutions can be customized to meet the unique needs, business initiatives, and learning environment of your organization and are available in a variety of formats.

Custom Solution Development





Compliance Solutions

Focus on Your Business, Not Your Processes

Kaplan Financial's comprehensive suite of compliance solutions integrate the mission critical tasks and workflow associated with managing the representative/producer life cycle.

Why partner with Kaplan Financial?

- › Reduce risk and exposure with a smarter, safer compliance solution than complex, manual processes and internal systems that can put your firm at risk.
- › Eliminate costly administrative overhead by automating or outsourcing the non-value-added administrative tasks associated with compliance management, tracking, and reporting.
- › Focus on compliance, not systems, by spending more time staying on top of new regulations and less time managing compliance systems.

Compliance Management NETWORKSM

Compliance Management NETWORK is the premier end-to-end compliance management solution that provides a seamless workflow for producer hiring, licensing, compliance tracking, and education. All processes are automated in a single, integrated system.

Compliance Management NETWORK helps organizations complete compliance-related transactions faster, with greater accuracy and frees them to focus on customer service. Key features include:

- › automating the entire workflow from the initial appointment request from the field to the state Department of Insurance (DOI) and back to the field, via electronic status messaging;
- › linking producers, carriers, distributors, and regulatory entities under a standardized technology; and
- › automating and streamlining five key areas within a firm:
 - the new hire process,
 - licensing and registration processing,
 - firm company data exchange,
 - compliance maintenance, and
 - education.





Compliance Solutions (continued)

Focus on Your Business, Not Your Processes



Securities Regulator™

Securities Regulator is a comprehensive, Web-based compliance solution that enables financial services organizations to integrate and manage the following critical learning and compliance activities in a single, up-to-date system:

- › pre-hire management;
- › policies and procedures manual;
- › annual compliance meetings;
- › survey and audit;
- › workflow;
- › outside business activities;
- › pre-authorized transactions;
- › private securities transactions;
- › outside account disclosures;
- › criminal offenses;
- › complaints and arbitration;
- › course/curricula management;
- › firm element; and
- › regulatory element.

Licensing & Registration ServicesSM

Since 1987, Kaplan Financial's Licensing & Registration Services group has specialized in licensing administration and set the standard in workflow management. The team handles back-office processing on a project-by-project basis, such as mass appointments and terminations, or as a complete solution, literally functioning as a full-service licensing department for our clients.

Licensing & Registration Services can complete all producer and field office licensing activities on your behalf, including:

- › licensing services;
- › securities services;
- › appointment services;
- › additional services, such as database cleanup, call center support, event notification, new hire processing, and name and address changes.





Regulatory Filing Services

A Sensible Solution to a Complex Problem

Kaplan Financial provides a suite of regulatory compliance services to help organizations efficiently and cost-effectively manage course, provider, and instructor submissions to the state departments of insurance for approval.

Submission Services

- › **Submission strategy guidance**
Provide any guidance and/or other assistance necessary during the course development process to maximize the potential for approval in every jurisdiction.
- › **Form preparation and filing**
Assemble all materials that are necessary to ensure approval in each state jurisdiction.
- › **Tracking and reporting**
Track all submissions for each jurisdiction and send progress reports to the client. The service also includes tracking (with prior client approval) of all course/instructor/provider continuing education approval renewals.

Program Administration Services

Following the receipt of the requested course approvals, clients have the option of electing a service to manage the continuing education compliance administration of their programs in the field. Our services include pre-class state notifications, classroom and instructor support, course record management, issuance of certificates, post-class credit reporting, and renewal tracking.



Why choose Kaplan Financial?

- › Our industry expertise helps you minimize your compliance risks.
- › Our qualified and responsive staff help ensure filings are processed accurately and on time.
- › Our comprehensive suite of program administration services saves you time and money.



Customer Care

Focused on Ensuring Your Satisfaction

Dedicated Account Teams

Kaplan Financial's customers have a dedicated account team with representatives from our sales, operations, and support divisions. These teams help ensure that customers receive excellent customer support and a quality solution tailored to their needs.

Program Management Resources

The program management group consults with client stakeholders in defining business needs and program strategies. The program managers are responsible for overall customer project management, including the details of contracts and coordination of all internal Kaplan Financial resources required for successful implementation.

Coast-to-Coast Classroom Network

Kaplan Financial's classroom network is centered around regional offices, each of which is dedicated to ensuring a quality educational experience for every student.

National Customer Care Center

We support our corporate customers and students with a national call center open Monday through Friday from 7:00 am to 7:00 pm, CT. Kaplan Financial's customer service representatives are well-versed in products and related materials and can make knowledgeable recommendations based on your individual needs. We also have multilingual specialists on our staff.

AnswerPhoneSM

AnswerPhone is a lifeline when learners need coaching on their licensing exam. With many years of experience, our team of experts has the answers to questions on Series licensing courseware and will help students understand the concepts and principles necessary to pass the exam.

Customized Marketing Support

Our marketing team can help you communicate training initiatives by designing impactful promotional literature that fits your corporate image. Let us help you ensure a clearly defined and easy implementation with this essential support service.





Our Rich Heritage

Kaplan Financial is part of Kaplan Professional. Kaplan Professional provides licensing and continuing education training, certification, professional development courses, and compliance tracking for financial services, legal, IT, and real estate professionals and corporations. Offering an array of educational tools, from on-site training and classroom instruction to more than 600 online courses and programs, Kaplan Professional serves individuals who must maintain licenses and comply with regulatory mandates.

Kaplan Professional is a unit of Kaplan, Inc., a wholly owned subsidiary of The Washington Post Company (NYSE: WPO).



About Kaplan Financial

Kaplan Financial provides a single source for premier education and compliance solutions, bringing together these leading brands to help customers increase speed to market, boost revenue, and minimize risk: Dearborn Financial Services, BISYS Education Services, eMind, Insurance Achievement, Schweser™ Study Program and Kaplan CPA Review.

Offerings include licensing exam prep, continuing education and firm element, wealth management, financial planning, insurance designation programs, and compliance management tools and services.

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