

Achieve your business goals through learning.



2005
catalog

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What's New

New!

- › State-Specific Life and Health Insurance Licensing Exam Manual, page 8
- › Accelerated Certificate in Financial Planning, page 65-66
- › Wealth Management Learning Solutions, pages 67-70
- › Insurance Designation Programs from Insurance Achievement, pages 71-78
- › Dearborn Learning & Compliance Manager, pages 88-93

Insurance Licensing Life and Health Insurance

State-Specific Life & Health License Exam Manuals

This year Dearborn introduces its completely redesigned line of state-specific titles for insurance licensing education. Our new state *Life and Health Insurance License Exam Manuals* replace the *PASSTRAK® Life, Accident and Health Insurance License Exam Manual* and the state *Guides to Life, Accident and Health Insurance*. Now students can learn about general insurance concepts and the insurance laws and regulations of their states in one manual.

Each state manual contains a general discussion of life and health insurance concepts and principles common to all jurisdictions. The final chapter explains the insurance code of a particular state, and describes how that state regulates insurance transactions.

Coming Soon!

- › Recorded Video Webcast for:

- * Life and Health Insurance, page 6
- * Series 6, page 6
- * Series 7, page 6
- * Series 63, page 6



- › Expanded Firm Element Library Featuring:

- * Best practices in customer account management
- * Best practices in fee-based planning
- * Ethics and AML case studies
- * Fixed income and bond funds sales practices

Stay tuned to Dearborn for the latest courseware addressing critical industry trends and regulations.

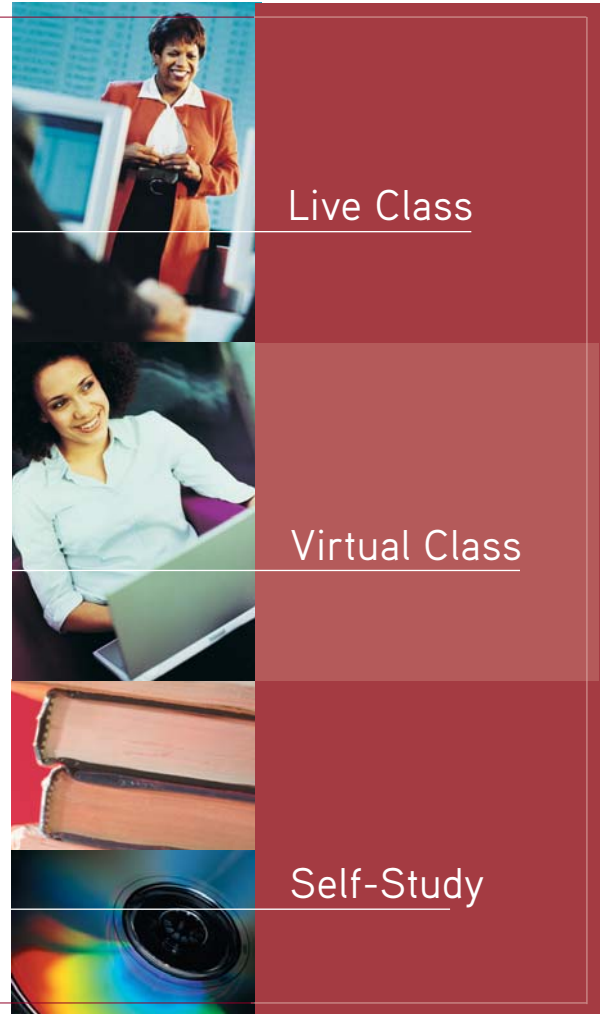


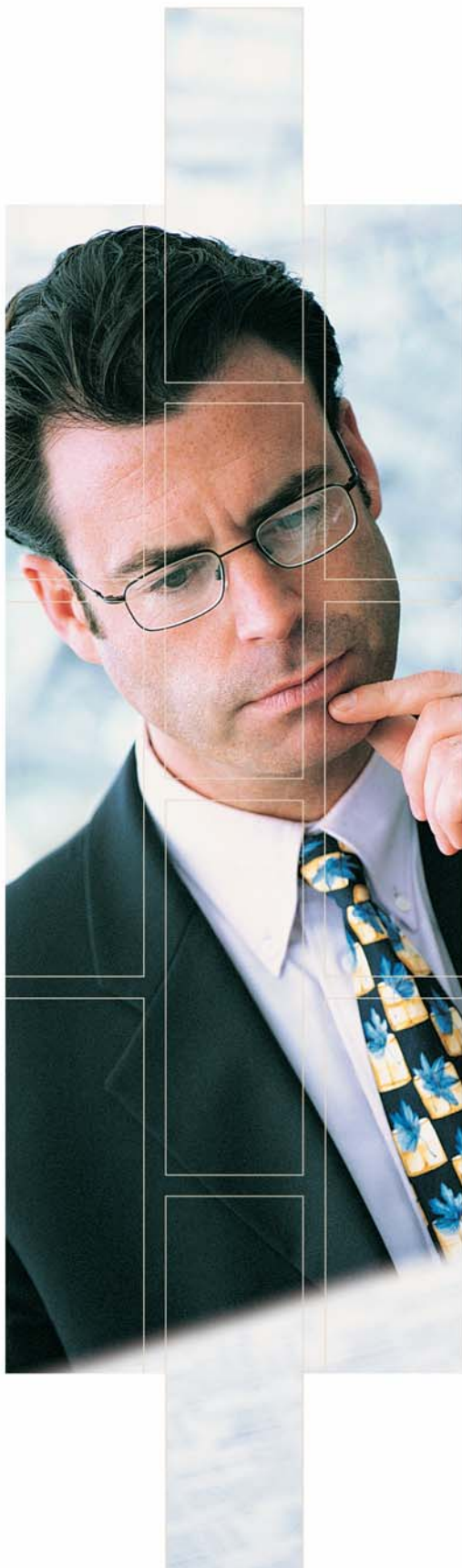
Blended Learning

Diverse Learners. Diverse Offerings.

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

Financial service professionals have a wide variety of learning options, from classroom training to self-paced online learning. Dearborn is able to blend these multiple learning formats, resulting in more effective learning programs. This flexibility enables us to offer a wide array of learning methods that best suit specific learning needs. Different learners want different options. Dearborn has a solution for each type of learner.





Licensing

Pass the Exam the First Time

Increasing pass rates has a direct impact on bottom-line results. Time saved in the licensing process equals more time in production. Dearborn's exam preparation solutions give learners the courseware and tools they need to pass their exams the first time. We offer an excellent and effective learner experience with exam-focused course materials and classes, comprehensive question banks, simulated final exams, and experienced instructors. Offerings include all major Series exams, life and health insurance, and property and casualty insurance.

Dearborn's Exam Preparation

Build Knowledge for Pass-Rate Success

Dearborn is a proven provider of securities and insurance licensing exam preparation. Dearborn offers exam-focused, results-driven licensing programs for all major Series exams, life and health insurance, and property and casualty insurance. We offer our programs in all 51 US jurisdictions, as well as Asia, Europe, and the United Kingdom.



Dearborn focuses on helping students achieve exam success. Our program presents fundamental licensing concepts clearly, precisely, and succinctly using proven principles of adult instruction. We know time is valuable so we have honed an exam-preparation system that simulates the actual exam experience to boost student readiness and build confidence. With Dearborn, students will have the tools needed to help them pass their exams on the first try.

- › Blended learning programs provide an enhanced learning experience.
- › A global classroom network offers convenience and consistent course delivery.
- › Experienced instructors focus learning on key test areas.
- › Top-quality content with interactive exercises helps increase retention.
- › Final exams simulate the actual testing experience to help ensure exam readiness.
- › AnswerPhoneSM student mentors boost confidence.
- › Audio HotSheets help reinforce the most testable material to increase retention.

Dearborn's Exam Prep

Classroom Training

Students who prefer a learning environment with teacher and peer interaction can choose from more than 5,000 classes at more than 120 locations nationwide. We offer:

- › experienced instructors who deliver top-quality training;
- › standardized curriculums that provide a consistent learning experience;
- › convenient class locations and times to accommodate busy professionals; and
- › question-based sessions to help ensure exam readiness.

Premier Set or

The Premier Set is ideal for the self-directed, highly motivated learner. Sets include the following.

License Exam Manual

The manual contains user-friendly text with short paragraphs and exam-focused questions for easy comprehension. The manual includes test alerts, lesson exams, detailed rationale, and quick quizzes.



Drill & Practice Test Bank (online or CD-ROM)

The Drill & Practice Test Bank gives students a database of exam-focused questions from which they can customize a nearly unlimited number of practice exams. It also includes detailed rationale and practice final exams which simulates the actual NASD™ exam in proportional topic and weighting.

Midterm Exams

Midterm Exams provide a progress report of the most critical exam concepts covered in the first half of a license exam manual. Early diagnostics identify where further concentration is necessary to assure that the learner masters basic concepts before studying new material. Available in online, or print format, they are packaged with the Mastery Exams.

Mastery Exams

Mastery Exams present an excellent opportunity for learners to gauge their actual exam readiness. Designed to closely simulate the true exam center experience in degree of difficulty and topic coverage, these exams are a strong indicator of actual exam score and areas of strength and weakness.

Print Practice Final Exams

The exams consist of relevant, exam-focused questions to help ensure exam readiness.

Print Set

This set is available for those who prefer print materials only. Sets include the following:

License Exam Manual

The manual contains user-friendly text with short paragraphs and exam-focused questions for easy comprehension. The manual includes test alerts, lesson exams, detailed rationale, and quick quizzes.

Midterm Exams

Midterm Exams provide a progress report of the most critical exam concepts covered in the first half of a license exam manual. Early diagnostics identify where further concentration is necessary to assure that the learner masters basic concepts before studying new material. Available in online, or print format, they are packaged with the Mastery Exams.

Mastery Exams

Mastery Exams present an excellent opportunity for learners to gauge their actual exam readiness. Designed to closely simulate the true exam center experience in degree of difficulty and topic coverage, these exams are a strong indicator of actual exam score and areas of strength and weakness.

Print Practice Final Exams

The exams consist of relevant, exam-focused questions to help ensure exam readiness.

Complete Courses (online)

Our suite of Online Complete Courses for the Series 6, 7, and 63 offers students a fully interactive and engaging study experience in an online environment.

Audio HotSheets

Audio HotSheets are an excellent supplementary study tool, reinforcing the most testable points presented in Dearborn's study materials.



Recorded Video Webcast

Our Recorded Video Webcasts for Life and Health insurance, Series 6, 7, and 63, are individual, recorded modules designed for learners who benefit from classroom style review, integrated with the self-study process.

Dearborn's License Exam Guide

Insurance Licensing

Life and Health Insurance

State-Specific Life and Health Insurance License Exam Manual						\$45		
Life and Health Insurance Questions and Answers						\$20		
Drill & Practice for Life and Health Insurance				\$55				
State-Specific Correspondence Set for Life and Health						\$85		
State-Specific Correspondence Set for Life Insurance (select states only)						\$61		
State-Specific Correspondence Set for Health Insurance (select states only)						\$61		
Audio HotSheets for Life and Health Insurance							\$29	
Audio HotSheets for Life Insurance							\$19	
Audio HotSheets for Health Insurance							\$19	

Property and Casualty Insurance

Property and Casualty License Exam Manual						\$30		
Personal Lines License Exam Manual						\$26		
Property and Casualty Insurance Questions and Answers						\$20		
Drill & Practice for Property and Casualty Insurance				\$55				
State Insurance Law Guides						\$10		
State-Specific Correspondence Set for Property and Casualty						\$85		
State-Specific Correspondence Set for Property (select states only)						\$61		
State-Specific Correspondence Set for Casualty (select states only)						\$61		

Securities Licensing

Registered Representatives

Series 3 National Commodity Futures Exam	\$309	\$199						
Series 6 Investment Company Products/Variable Contracts Limited Representative Exam	\$235	\$135	\$79	\$195		\$47	\$29	\$TBD
Series 7 General Securities Representative Exam	\$419	\$249	\$159	\$310		\$108	\$29	\$TBD
Series 31 Futures Managed Funds Exam	\$185	\$99						
Series 55 Equity Trader Limited Representative Exam	\$315	\$185						
Series 63 Uniform Securities Agent State Law Exam	\$89	\$49		\$95		\$30	\$29	\$TBD
Series 65 Uniform Investment Adviser Law Exam	\$205	\$135	\$129				\$29	
Series 66 Uniform Combined State Law Exam	\$185	\$135	\$129				\$29	

Principals

Series 4 Registered Options Principal Exam	\$369	\$225						
Series 9 General Securities Sales Supervisor Exam	\$680*	\$100	\$80					
Series 10 General Securities Sales Supervisor Exam	\$680*	\$250	\$230					
Series 24 General Securities Principal Exam	\$425	\$245					\$29	
Series 26 Investment Company Products/Variable Contracts Limited Principal Exam	\$375	\$185					\$29	
Series 27/28 Financial and Operations Principal Exam	\$499	\$305						
Series 51 Municipal Fund Securities Limited Principal Exam	\$195	\$120					\$29	
Series 53 Municipal Securities Principal Exam	\$369	\$225						

International Courses

Series 37/38 Canadian Series 7 Module	\$395	\$129	\$105					
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*Price includes both Series 9 and 10 classroom instruction.

**Drill & Practice Test Bank is included with the Premier Set.

Call 1-800-824-8742 for prices.

All prices and course offerings are subject to change.

	Classroom With Materials	Premier Set	Print Set	Complete Course Online Set	Drill & Practice Test Bank**	Textbook Only	Audio HotSheets	Recorded Video Webcast
Call for insurance classes								

Life and Health Insurance

Why do I need to pass the life and/or health state licensing exam?

All states require individuals to take an exam to become licensed as an insurance agent or producer. Some individuals may be exempt from this licensing exam, usually on the basis of prior insurance education or experience. You can contact the department of insurance for your state to determine its precise licensing requirements.

State-Specific Life & Health Insurance License Exam Manuals

This year Dearborn introduces its completely redesigned line of state-specific titles for insurance licensing education. Our new state *Life and Health Insurance License Exam Manuals* replace the *PASSTRAK® Life, Accident and Health Insurance License Exam Manual* and the state law *Guides to Life, Accident and Health Insurance*. Now students can learn about general insurance concepts and the insurance laws and regulations of their states with one manual.

Each state manual contains a general discussion of life and health insurance concepts and principles common to all jurisdictions. The final chapter explains the insurance code of a particular state, and describes how that state regulates insurance transactions.



What topics are covered in Dearborn's L/H courses?

- › Life insurance policy provisions, options, and riders, and exclusions
- › Life insurance beneficiaries
- › Life insurance premiums and proceeds
- › Life insurance underwriting and policy issue
- › Group life insurance, annuities, Social Security, and retirement plans
- › Health insurance providers
- › Medical expense, disability income, and accidental death and dismemberment insurance
- › Government health insurance programs
- › Private insurance plans for seniors
- › Health insurance policy provisions, insurance underwriting, and premiums
- › Group health insurance
- › Uses of life and health insurance

What are the Dearborn study options for life and health insurance?

Classroom Instruction: Price varies by state

Life and Health Insurance License Exam Manual: **\$45**

Life and Health Insurance Questions and Answers: **\$20**

Drill & Practice Test Bank for Life and Health Insurance: **\$55** (Online or CD-ROM)

Recorded Video Webcast for Life & Health Insurance: **\$??**

State-Specific Prelicensing Programs

(Includes a License Exam Manual, final exams, grading, and certification)

Life and Health: **\$85**

Life only: **\$61** (for select states)

Health only: **\$61** (for select states)

Audio HotSheets

Life and Health: **\$29**

Life only: **\$19**

Health only: **\$19**

For details about these diverse learning formats, refer to pages 5–6. All prices and course offerings are subject to change.

Related Products

Series 6 courses	page 12
Series 63 courses	page 24
Property & casualty insurance courses	pages 46–52

Property and Casualty Insurance

Why do I need to pass the property and/or casualty state licensing exam?

All states require individuals to take an exam to become licensed as an insurance agent or producer. There are some individuals who may be exempt from this licensing exam, usually on the basis of prior insurance education or experience. You can contact the department of insurance for your state to determine the exact licensing requirements.

What topics are covered in Dearborn's P/C courses?

- › The purpose of property and casualty insurance
- › Commercial general liability insurance
- › Professional liability insurance and umbrella policies
- › Workers' compensation
- › Crime insurance
- › Surety bonds
- › Personal automobile insurance
- › Commercial automobile and garage liability insurance
- › Homeowners and dwelling policies
- › Marine insurance and commercial floaters
- › Commercial property insurance
- › Businessowners policy
- › Boiler and machinery insurance
- › National flood insurance
- › Farm coverage

What are the Dearborn study options for property and casualty insurance?

Classroom Instruction: Price varies by state

Property and Casualty Insurance License Exam Manual: **\$30**

Personal Lines License Exam Manual: **\$26**

Property and Casualty Insurance Questions and Answers: **\$20**

Drill & Practice Test Bank for Property and Casualty Insurance: **\$55** (online or CD-ROM)

State Insurance Law Guides: **\$10**

State-Specific Prelicensing Programs

(Includes a License Exam Manual, State Law Guide, final exams, grading, and certification):

Property and Casualty: **\$85**

Property only: **\$61** (for select states)

Casualty only: **\$61** (for select states)

For details about these diverse learning formats, refer to pages 5–6.
All prices and course offerings are subject to change.



Related Products

Life & health insurance coursespages 28–45

Series 3

National Commodity Futures Exam



Why do I need to pass the Series 3 exam?

Rules of the Commodities Futures Trading Commission (CFTC) and the National Futures Association (NFA) require any person doing futures business with the public to register with and be licensed by the NFA.

What is the Series 3 exam like?

The Series 3 is a two-hour and 30-minute, two-section exam containing 120 true/false and multiple-choice questions and is administered by the National Association of Securities Dealers (NASD™).

What score is needed to pass?

You must correctly answer at least 70% of the questions on each section of the Series 3 exam in order to pass and become eligible for registration.

Are there any prerequisites to taking the Series 3 exam?

There are no prerequisites.

How much time should be spent studying?

Plan to spend approximately 40 hours studying before taking the exam.

What topics are covered in Dearborn's Series 3 course?

- › Commodities Trading and Related Contracts
- › Hedging, Speculation, and Multiple Contract Strategies
- › Technical and Fundamental Analysis
- › Interest Rate, Stock Index, and Foreign Currency Futures
- › Options on Futures
- › Trading Futures Contracts
- › Regulation of Futures Trading and Customer Accounts

What are the Dearborn study options for the Series 3?

Classroom Instruction: \$309

Premier Set: \$199

For details about these diverse learning formats, refer to pages 5–6.
All prices and course offerings are subject to change.



Premier Set

Related Products

Series 31 coursepage 19

Series 4

Registered Options Principal Exam



Why do I need to pass the Series 4 exam?

The National Association of Securities Dealers (NASD™) requires individuals to pass a qualification exam in order to become a registered options principal. This examination is required of an individual who will function as a registered options principal (ROP), compliance registered options principal (CROP), or senior registered options principal (SROP).

What is the Series 4 exam like?

The Series 4 is a three-hour, 125-question exam administered by the NASD.

What score is needed to pass?

You must correctly answer at least 70% of the questions on the Series 4 exam in order to pass and become eligible for registration.

Are there any prerequisites to taking the Series 4 exam?

Individuals must pass the Series 7 exam before sitting for the Series 4 exam.

How much time should be spent studying?

Plan to spend approximately 30–40 hours studying before taking the exam.

What topics are covered in Dearborn's Series 4 course?

- › Introduction to Equity Options
- › Nonequity Options
- › Customer Accounts
- › Margin Accounts
- › Options Sales Practices and Industry Regulation

What are the Dearborn study options for the Series 4?

Classroom Instruction: **\$369**

Premier Set: **\$225**

For details about these diverse learning formats, refer to pages 5–6. All prices and course offerings are subject to change.

Related Products

Series 7 course	page 13
Series 9/10 courses	pages 14–15
Series 24 course	page 16
Series 53 course	page 22

Series 6

Investment Company Products/Variable Contracts Limited Representative Exam



Why do I need to pass the Series 6 exam?

The National Association of Securities Dealers (NASD™) requires individuals to pass a qualification exam to become registered to sell investment company and variable products. This exam qualifies representatives for the sale of mutual funds, unit investment trusts, variable products, and primary offerings of closed-end company shares.

What is the Series 6 exam like?

The Series 6 is a two-hour and 15-minute, 100-question, multiple-choice exam administered by the NASD.

What score is needed to pass?

You must score at least 70% on the Series 6 exam to pass and become eligible for NASD registration as a limited representative.

Are there any prerequisites to taking the Series 6 exam?

There are no prerequisites.

How much time should be spent studying?

Plan to spend approximately 40–60 hours studying before taking the exam.

What topics are covered in Dearborn's Series 6 course?

- › Securities and Markets, Investment Risks, and Policies
- › Investment Companies, Taxation, and Customer Accounts
- › Variable Contracts and Retirement Plans
- › Securities Industry Regulation

What are the Dearborn study options for the Series 6?

Classroom Instruction: **\$235**

Premier Set: **\$135**

Print Set: **\$79**

Complete Course Online: **\$195**

Audio HotSheets: **\$29**

Recorded Video Webcast: **\$TBD**

For details about these diverse learning formats, refer to pages 5–6.
All prices and course offerings are subject to change.



Classroom

Related Products

Series 7 course	page 13
Series 26 course	page 17
Series 63 course	page 24
Series 65 course	page 25
Life & health insurance courses	pages 28–45



Classroom



Print



Online



CD-ROM



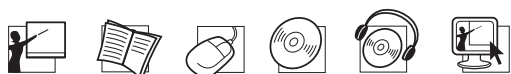
Audio CD



Webcast

Series 7

General Securities Representative Exam



Why do I need to pass the Series 7 exam?

Your employer is a member of the New York Stock Exchange or another self-regulatory organization that requires its members and employees of its members to pass a qualification exam to become registered. To be registered as a representative qualified to sell all types of securities, you must pass the Series 7 exam.

What is the Series 7 exam like?

The Series 7 is a two-part, six-hour, 250-question exam administered by the National Association of Securities Dealers (NASD™). The exam is given in two three-hour sessions each covering general securities sales and regulation.

What score is needed to pass?

You must score at least 70% on the Series 7 exam to pass and become eligible for registration.

Are there any prerequisites to taking the Series 7 exam?

There are no prerequisites.

How much time should be spent studying?

Plan to spend approximately 90–120 hours studying before taking the exam.

What topics are covered in Dearborn's Series 7 course?

- › Equity Securities
- › Debt Securities
- › Municipal Securities
- › Options
- › Customer Accounts
- › Margin Accounts
- › Issuing Securities
- › Trading Securities
- › Brokerage Support Services
- › Investment Company Products
- › Retirement Plans
- › Variable Annuities
- › Direct Participation Programs
- › Economics and Analysis
- › Ethics, Recommendations, and Taxation
- › US Government and State Rules and Regulations
- › Other SEC and SRO Rules and Regulations

What are the Dearborn study options for the Series 7?

Classroom Instruction: **\$419**

Premier Set: **\$249**

Print Set: **\$159**

Complete Course Online: **\$310**

Audio HotSheets: **\$29**

Recorded Video Webcast: **\$TBD**

NOTE: The Series 7/17 is also available. Call for details.
For details about these diverse learning formats, refer to pages 5–6.
All prices and course offerings are subject to change.

Related Products

Series 9/10 courses	pages 14–15
Series 24 course	page 16
Series 53 course	page 22
Series 63 course	page 24
Series 66 course	page 26
Life & health insurance courses	pages 28–45

Series 9/10

General Securities Sales Supervisor Exam



Why do I need to pass the Series 9 exam?

You are required to supervise purchase and sales activities as a branch manager or national/regional sales manager of a New York Stock Exchange (NYSE) member firm. The Series 9 covers the supervision of options.

Why do I need to pass the Series 10 exam?

You are required to supervise purchase and sales activities as a branch office manager or national/regional sales manager of a NYSE member firm. The Series 10 covers general securities supervision.

What is the Series 9 exam like?

The Series 9 is a 90-minute, 55-question exam on the regulation of options.

What is the Series 10 exam like?

The Series 10 is a 240 minute, 145-question exam covering general securities information.

What score is needed to pass the Series 9?

You must correctly answer at least 70% of the questions on the Series 9 exam to pass and become eligible for registration.

What score is needed to pass the Series 10?

You must correctly answer at least 70% of the questions on the Series 10 exam to pass and become eligible for registration.

Are there any prerequisites to taking the Series 9 exam?

Individuals must pass the Series 7 exam before sitting for the Series 9 exam.

Are there any prerequisites to taking the Series 10 exam?

Individuals must pass the Series 7 exam before sitting for the Series 10 exam.

How much time should be spent studying for the Series 9 exam?

Plan to spend approximately 40–60 hours studying before taking the Series 9 exam.

How much time should be spent studying for the Series 10 exam?

Plan to spend approximately 40–60 hours studying before taking the Series 10 exam.

Plan to spend approximately 80–120 hours studying before taking both the Series 9 and 10 exams.

Related Products

Series 4 course	page 11
Series 7 course	page 13
Series 24 course	page 16
Series 53 course	page 22



Series 9/10 (continued)

General Securities Sales Supervisor Exam



What topics are covered in Dearborn's Series 9/10 courses?

Series 9

- › Introduction to Options
- › Income and Hedging Strategies
- › Multiple Option Strategies
- › Nonequity Options
- › Options Accounts
- › Trading Rules and Margin

Series 10

- › Sales Supervision
- › Customer Accounts
- › Trading and Market Making
- › Investment Banking
- › Uniform Practice Code
- › Financial Responsibility
- › Investment Companies and Retirement Plans
- › Municipal Securities

What are the Dearborn study options for the Series 9/10?

Classroom Instruction for 9/10: **\$680**

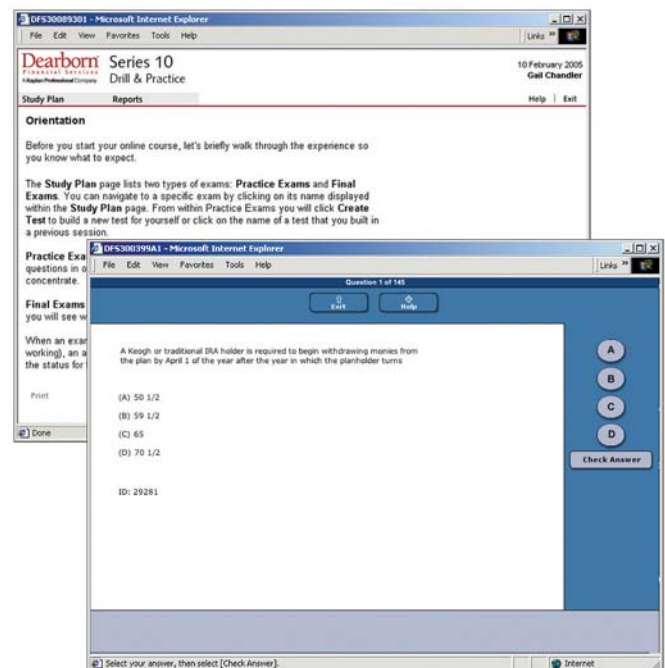
Series 9 Premier Set: **\$100**

Series 9 Print Set: **\$80**

Series 10 Premier Set: **\$250**

Series 10 Print Set: **\$230**

For details about these diverse learning formats, refer to pages 5–6.
All prices and course offerings are subject to change.



Online

Related Products

Series 4 course	page 11
Series 7 course	page 13
Series 24 course	page 16
Series 53 course	page 22

Series 24

General Securities Principal Exam



Why do I need to pass the Series 24 exam?

The National Association of Securities Dealers (NASD™) requires individuals to pass a qualification exam to supervise most activities of a member firm including trading, market making, investment banking, and sales. Series 24 registration is required for approval of advertising and sales literature.

What is the Series 24 exam like?

The Series 24 is a three-hour and 30-minute, 150-question exam administered by the NASD.

What score is needed to pass?

You must score at least 70% on the Series 24 exam to pass and become eligible for NASD registration.

Are there any prerequisites to taking the Series 24 exam?

Individuals must pass the Series 7 exam before sitting for the Series 24 exam.

How much time should be spent studying?

Plan to spend approximately 40–60 hours studying before taking the exam.

What topics are covered in Dearborn's Series 24 course?

- › Sales Supervision
- › Customer Accounts
- › Investment Banking
- › Trading and Market Making
- › Uniform Practice Code
- › Financial Responsibility
- › Investment Companies and Retirement Plans

What are the Dearborn study options for the Series 24?

Classroom Instruction: \$425

Premier Set: \$245

Audio HotSheets: \$29

For details about these diverse learning formats, refer to pages 5–6.
All prices and course offerings are subject to change.



CD-ROM

Related Products

Series 4 course	.....	page 11
Series 7 course	.....	page 13
Series 9/10 courses	.....	pages 14–15
Series 51 course	.....	page 21
Series 53 course	.....	page 22

Series 26

Investment Company Products/Variable Contracts Limited Principal Exam



Why do I need to pass the Series 26 exam?

Your employer is a member of the National Association of Securities Dealers (NASD™) or another self-regulatory organization that requires its members and employees of its members to pass a qualification exam in order to become registered. To be registered as an investment company/variable contract Products Principal with the NASD and be qualified to supervise the sales of investment company securities and variable contracts, you must pass the Series 26 exam.

What is the Series 26 exam like?

The Series 26 is a two-hour and 30-minute, 110-question, multiple-choice exam administered by the NASD.

What score is needed to pass?

You must score at least 70% on the Series 26 exam to pass and become eligible for NASD registration.

Are there any prerequisites to taking the Series 26 exam?

Individuals must pass the Series 6 or the Series 7 exam before sitting for the Series 26 exam.

How much time should be spent studying?

Plan to spend approximately 40–60 hours studying before taking the exam.

What topics are covered in Dearborn's Series 26 course?

- > Customer Accounts
- > Brokerage Office Procedures
- > Investment Companies
- > Retirement Plans and Annuities
- > Securities Industry Rules and Regulations

What are the Dearborn study options for the Series 26?

Classroom Instruction: **\$375**

Premier Set: **\$185**

Audio HotSheets: **\$29**

For details about these diverse learning formats, refer to pages 5–6.
All prices and course offerings are subject to change.

Related Products

Life & Health insurance courses	pages 28–45
Series 6 course	page 12
Series 24 course	page 16
Series 51 course	page 21

Series 27/28

Financial and Operations Principal Exam



Why do I need to pass the Series 27/28 exam?

Your employer is a member of the National Association of Securities Dealers (NASD™) or another self-regulatory organization that requires its members and employees of its members to pass a qualification exam in order to become registered. To be registered as a principal qualified to supervise a firm's financial and operations activities, you must pass the Series 27 exam. To be registered as a principal qualified to supervise the financial and operations activities of an introducing broker/dealer, you must pass the Series 28 exam.

What is the Series 27/28 exam like?

The Series 27 is a three-hour and 30-minute exam composed of 145 multiple-choice questions. The Series 28 is a two-hour exam composed of 85 multiple-choice questions. The NASD administers both exams.

What score is needed to pass?

You must answer correctly at least 70% of the questions on the Series 27 or the Series 28 exam to pass and become eligible for NASD registration.

Are there any prerequisites to taking the Series 27/28 exam?

There are no prerequisites.

How much time should be spent studying?

Plan to spend approximately 40–60 hours studying before taking the Series 27 exam. If you are preparing for the Series 28, plan to spend 30–40 hours in pre-study.

What topics are covered in Dearborn's Series 27/28 courses?

- › Uniform Practice Rules
- › Municipal Securities Administration
- › Margin Accounts
- › Customer Protection
- › Uniform Net Capital Rules
- › Recordkeeping and Reporting Responsibilities of Broker/Dealers
- › Other SEC and NASD Rules and Regulations

What are the Dearborn study options for the Series 27/28?

Classroom Instruction: \$499

Premier Set: \$305

For details about these diverse learning formats, refer to pages 5–6.
All prices and course offerings are subject to change.

Related Products

Series 4 course	page 11
Series 7 course	page 13
Series 24 course	page 16
Series 53 course	page 22



Classroom



Print



Online



CD-ROM



Audio CD



Webcast

Series 31

Futures Managed Funds Exam



Why do I need to pass the Series 31 exam?

Rules of the Commodities Futures Trading Commission (CFTC) and the National Futures Association (NFA) require any person doing futures business with the public to register with and be licensed by the NFA. The Series 31 is required of individuals who, in addition to other investments, offer and sell interests in commodity pools.

What is the Series 31 exam like?

The Series 31 is a one-hour exam containing 45 true/false and multiple-choice questions. The exam is administered by the National Association of Securities Dealers (NASD).

What score is needed to pass?

You must correctly answer at least 70% of the questions on the Series 31 exam to pass and become eligible for registration.

Are there any prerequisites to taking the Series 31 exam?

Individuals must pass the Series 7 exam before sitting for the Series 31 exam.

How much time should be spent studying?

Plan to spend approximately 20 hours studying before taking the exam.

What topics are covered in Dearborn's Series 31 course?

- › Commodities Trading and Related Contracts
- › Price Relationships, Hedging, and Speculation
- › Regulation of Futures Trading and Customer Accounts
- › Registration, Supervision, Recordkeeping, and Disclosure
- › Managed Futures and CPO/CTA Regulation
- › Advertising, Promotional Material, and Public Communications

What are the Dearborn study options for the Series 31?

Classroom Instruction: \$185

Premier Set: \$99

For details about these diverse learning formats, refer to pages 5–6.
All prices and course offerings are subject to change.



Classroom

Related Products

Series 3 course	page 10
Series 7 course	page 13

Series 37/38

Canadian Series 7 Module



Why do I need to pass the Series 37/38 exam?

The Series 37/38 prepares Canadian representatives when registering with the National Association of Securities Dealers (NASD) for conducting securities business in the United States. The Series 37 qualifies a representative to solicit purchases and sales of most types of securities, including options; however, it does not qualify a representative to sell municipal securities. The Series 38 is for representatives who have already passed the Canadian options exam.

What is the Series 37/38 exam like?

The Series 37 is a two-hour and 30-minute exam composed of 90 multiple-choice questions. The Series 38 is a one-hour and 15-minute exam composed of 45 multiple-choice questions.

What score is needed to pass?

You must answer correctly at least 70% of questions on the Series 37 or the Series 38 exam to pass.

Are there any prerequisites to taking the Series 37/38 exam?

There are no prerequisites.

How much time should be spent studying?

Plan to spend approximately 30–40 hours studying before taking the Series 37 exam. If you are studying for the Series 38, plan to spend 25–30 hours.

What topics are covered in Dearborn's Series 37/38 courses?

- > Equity Securities
- > Debt Securities
- > Options (Series 37 only)
- > Customer Accounts
- > Margin Accounts
- > Issuing Securities
- > Trading Securities
- > Brokerage Office Procedures
- > Retirement Planning
- > Variable Annuities
- > Ethics, Suitability, and Recommendations
- > US Government and State Rules and Regulations
- > Other SEC and SRO Rules and Regulations

What are the Dearborn study options for the Series 37/38?

Classroom Instruction: \$395

Premier Set: \$129

Print Set: \$105

For details about these diverse learning formats, refer to pages 5–6.
All prices and course offerings are subject to change.

Related Products

Series 7 coursepage 13
Series 63 coursepage 24



Classroom



Print



Online



CD-ROM



Audio CD



Webcast

Series 51

Municipal Fund Securities Limited Principal Exam



Why do I need to pass the Series 51 exam?

The Series 51 qualifies an individual to supervise the activities of representatives effecting municipal fund transactions.

What is the Series 51 exam like?

The Series 51 is a 90-minute, 60-question exam developed by the Municipal Securities Rulemaking Board and administered by the National Association of Securities Dealers (NASD).

What score is needed to pass?

You must correctly answer at least 70% of the questions on the Series 51 exam to pass and become eligible for registration.

Are there any prerequisites to taking the Series 51 exam?

Individuals must pass the Series 24 or Series 26 before sitting for the Series 51 exam.

How much time should be spent studying?

Plan to spend approximately 40–60 hours studying before taking the exam.

What topics are covered in Dearborn's Series 51 course?

- › Regulatory Structure of the Municipal Securities Business
- › Section 529 Plans and Educational Savings Programs
- › Supervising Municipal Fund Securities Transactions
- › Underwriting and Disclosure Obligations
- › Operations

What are the Dearborn study options for the Series 51?

Classroom Instruction: **\$195**

Premier Set: **\$120**

Audio HotSheets: **\$29**

For details about these diverse learning formats, refer to pages 5–6.
All prices and course offerings are subject to change.



Print Set

Related Products

Series 7 course	page 13
Series 24 course	page 16
Series 26 course	page 17
Series 53 course	page 22

Series 53

Municipal Securities Principal Exam



Why do I need to pass the Series 53 exam?

To be registered as a principal qualified to supervise a firm's municipal securities business, you must pass the Series 53 exam.

What is the Series 53 exam like?

The Series 53 is a three-hour, 100-question exam administered by the National Association of Securities Dealers (NASD).

What score is needed to pass?

You must correctly answer at least 70% of the questions on the Series 53 exam to pass and become eligible for registration.

Are there any prerequisites to taking the Series 53 exam?

You must pass the Series 7 or the Series 52 before sitting for the Series 53 exam.

How much time should be spent studying?

Plan to spend approximately 30–40 hours studying before taking the exam.

What topics are covered in Dearborn's Series 53 course?

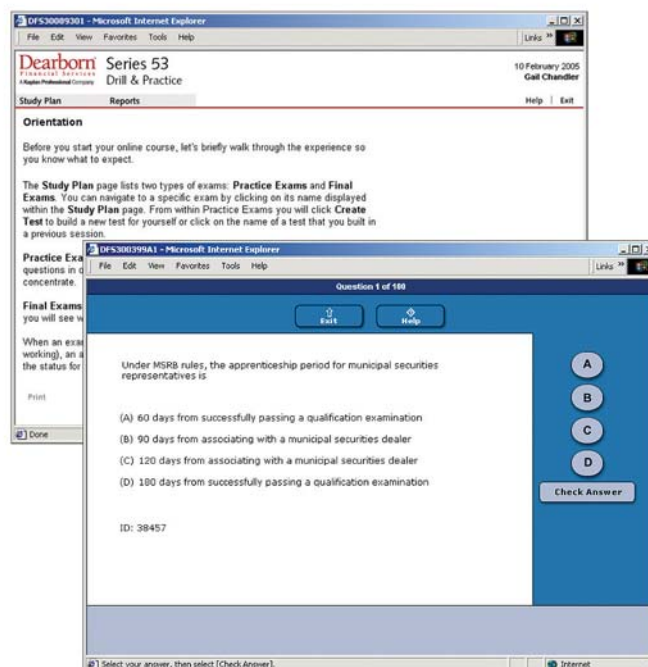
- > Municipal Securities Administration and Registration
- > Customer Accounts
- > Sales Supervision
- > Origination and Syndication of Municipal Issues
- > Uniform Practice
- > Other Relevant Regulations

What are the Dearborn study options for the Series 53?

Classroom Instruction: \$369

Premier Set: \$225

For details about these diverse learning formats, refer to pages 5–6.
All prices and course offerings are subject to change.



Online

Related Products

Series 4 course	page 11
Series 7 course	page 13
Series 9/10 courses	pages 14–15
Series 24 course	page 16
Series 51 course	page 21

Series 55

Equity Trader Limited Representative Exam



Why do I need to pass the Series 55 exam?

The National Association of Securities Dealers (NASD™) requires individuals to pass a qualification exam in order to become registered to trade equity and convertible debt securities on a principal or agency basis.

What is the Series 55 exam like?

The Series 55 is a three-hour, 100-question exam administered by the NASD.

What score is needed to pass?

You must correctly answer at least 70% of the questions on the Series 55 exam to pass and become eligible for registration.

Are there any prerequisites to taking the Series 55 exam?

You must pass the Series 7 or the Series 62 before sitting for the Series 55 exam.

How much time should be spent studying?

Plan to spend approximately 40–70 hours studying before taking the exam.

What topics are covered in Dearborn's Series 55 course?

- › Securities Industry Regulation
- › The Nasdaq Market, Market Makers, and Trading Systems
- › Trade Reporting Requirement

What are the Dearborn study options for the Series 55?

Classroom Instruction: \$315

Premier Set: \$185

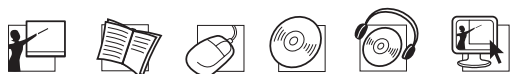
For details about these diverse learning formats, refer to pages 5–6.
All prices and course offerings are subject to change.

Related Products

Series 7 course	page 13
Series 24 course	page 16

Series 63

Uniform Securities Agent State Law Exam



Why do I need to pass the Series 63 exam?

State securities laws require individuals to pass a qualification exam in order to sell securities in their states.

What is the Series 63 exam like?

The Series 63 is a 75-minute, 60-question exam administered by the National Association of Securities Dealers. There will be five extra questions (for a total of 65) but these five questions are experimental testing questions that do not count as part of your score.

What score is needed to pass?

You must correctly answer at least 70% of the questions on the Series 63 exam to pass and become eligible for registration.

Are there any prerequisites to taking the Series 63 exam?

There are no prerequisites.

How much time should be spent studying?

Plan to spend approximately 40–60 hours studying before taking the exam.

What topics are covered in Dearborn's Series 63 course?

- › The Administrative Provisions of the Uniform Securities Act
- › Securities
- › Registration of Persons
- › Unethical Business Practices

What are the Dearborn study options for the Series 63?

Classroom Instruction: **\$89**

Premier Set: **\$49**

Complete Course Online: **\$95**

Audio HotSheets: **\$29**

Recorded Video Webcast: **\$TBD**

For details about these diverse learning formats, refer to pages 5–6.
All prices and course offerings are subject to change.



Webcast

Related Products

Series 6 course	page 12
Series 7 course	page 13
Series 65 course	page 25
Series 66 course	page 26
Life & health insurance courses	pages 28–45



Classroom



Print



Online



CD-ROM



Audio CD



Webcast

Series 65

Uniform Investment Adviser Law Exam



Why do I need to pass the Series 65 exam?

To be registered as an investment adviser representative qualified to give investment advice in those states that require Series 65 qualification, you must pass the Series 65 exam.

What is the Series 65 exam like?

The Series 65 is a three-hour, 130-question exam administered by the National Association of Securities Dealers (NASD).

What score is needed to pass?

You must correctly answer at least 68.5% of the questions on the Series 65 exam to pass and become eligible for registration.

Are there any prerequisites to taking the Series 65 exam?

Although there are no prerequisites for the Series 65, candidates may need to fulfill other requirements before they can apply to register with a state.

How much time should be spent studying?

Plan to spend approximately 45–70 hours studying before taking the exam.

What topics are covered in Dearborn's Series 65 course?

- › Investment Advisers
- › Uniform Securities Act: State Regulation and Securities Professionals
- › Federal Securities Regulations
- › Equity and Debt Securities
- › Other Securities Products
- › Trading Securities
- › Retirement Plans
- › Customer Accounts
- › Clients, Risks, Strategies, Portfolios, and Taxation
- › Economics and Analysis

What are the Dearborn study options for the Series 65?

Classroom Instruction: **\$205**

Premier Set: **\$135**

Print Set: **\$129**

Audio HotSheets: **\$29**

For details about these diverse learning formats, refer to pages 5–6.
All prices and course offerings are subject to change.

Related Products

Series 6 course	page 12
Series 7 course	page 13
Series 63 course	page 24

Series 66

Uniform Combined State Law Exam



Why do I need to pass the Series 66 exam?

If you already have your Series 7, you may become registered as an investment adviser in certain states by passing the Series 66 exam. You are not required to pass the Series 63 to become registered as an investment adviser with the Series 66.

What is the Series 66 exam like?

The Series 66 is a two-hour and 30-minute, 100-question exam administered by the National Association of Securities Dealers (NASD).

What score is needed to pass?

You must correctly answer at least 71% of the questions on the Series 66 exam to pass and become eligible for registration.

Are there any prerequisites to taking the Series 66 exam?

Although there are no prerequisites for the Series 66, the Series 7 is a co-requisite exam that needs to be successfully completed in addition to the Series 66 exam before a candidate can apply to register with a state. You may take either exam first but must complete both satisfactorily.

How much time should be spent studying?

Plan to spend approximately 35–65 hours studying before taking the exam.

What topics are covered in Dearborn's Series 66 course?

- › Investment Advisers
- › Federal Regulation of the Securities Industry
- › Uniform Securities Act: State Regulation and Securities Professionals
- › Unethical Business Practices
- › Clients, Risks, Strategies, and Portfolios
- › Retirement Plans
- › Quantitative Measures and Investment Risks

What are the Dearborn study options for the Series 66?

Classroom Instruction: \$185

Premier Set: \$135

Print Set: \$129

Audio HotSheets: \$29

For details about these diverse learning formats, refer to pages 5–6. All prices and course offerings are subject to change.

Related Products

Series 7 coursepage 13



Continuing Education

Current, Cost-Effective, Convenient Solutions

Complying with the ever-changing regulatory landscape to keep licenses current is a daunting task. Dearborn makes it easy with a comprehensive library of “hot-topic,” cost-effective insurance continuing education and securities firm element programs. A wide array of titles at fundamental, intermediate, and advanced levels helps ensure that learners always have new courses from which to choose. With our programs, professionals stay current in their areas while meeting the mandatory coursework in their fields of licensure.

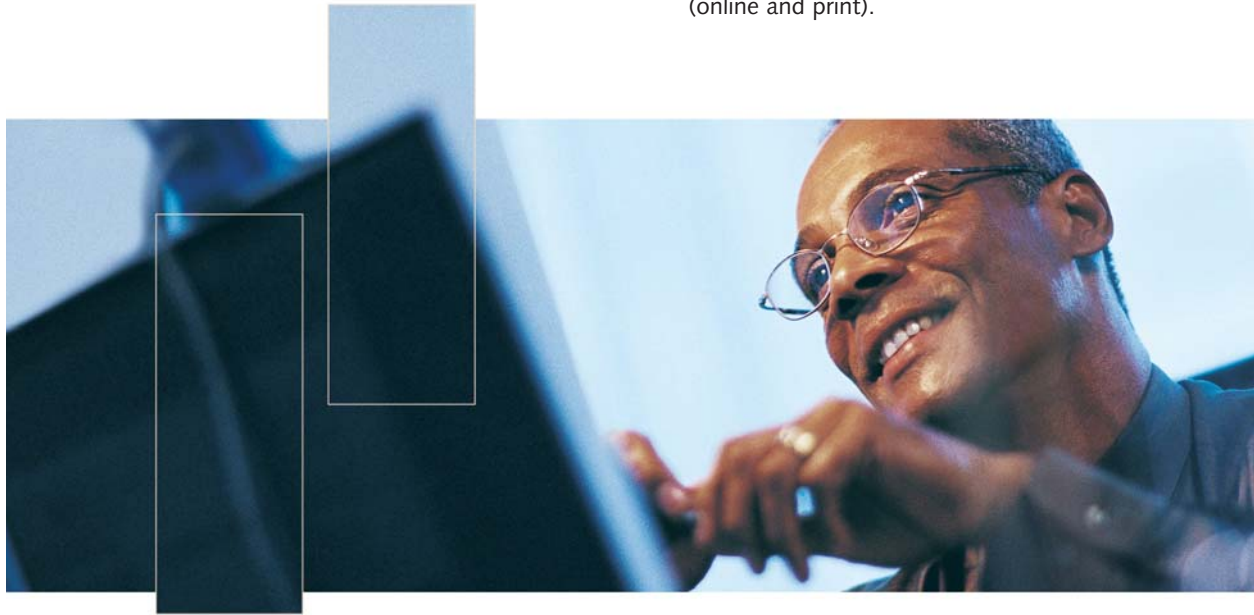
Life and Health Insurance

Outperform the Competition Through Training and Education

Our extensive life and health curriculum is written by industry experts and provide insurance professionals with the skills they need to help increase sales and productivity as well as meet state CE requirements.

Dearborn's programs offer basic principles and theory, and focus on practical applications. Our courses are comprehensive and relevant so professionals can learn hands-on skills and hit the ground running. They'll be able to put their knowledge to immediate use, for immediate results.

- › Courses are available in basic, intermediate, and advanced levels.
- › Easy-to-understand courses include case studies, real-life applications, and learning reinforcement tools.
- › They are designed for individuals new to insurance, corporate employees, and experienced agents.
- › Topics are explained clearly and concisely to enhance retention and minimize confusion.
- › Courses are available in multiple learning formats (online and print).



Life and Health Insurance Product Training

Life Insurance & Annuities

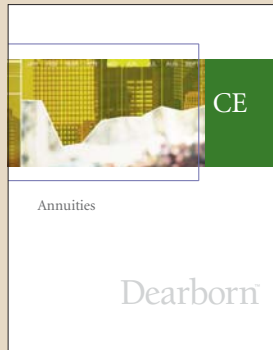
Annuities

Skill Level: Intermediate

Annuity experts David Shapiro, CFP, CLU, ChFC, and Thomas F. Streiff, CFP, CLU, CFC, CFS, offer a comprehensive look at annuities and why they are such popular financial planning and retirement tools. In addition to providing a review of annuity principles, the course

delves into the various types of annuity designs and explains how and why they should be an integral aspect of a client's portfolio. Topics include fixed, variable, and equity indexed annuities; interest crediting; annuitization options; taxation; annuity prospects and markets; benefits of annuity ownership; and suitability. How insurers invest for their annuity products and the use of annuities in qualified plans are also discussed.

Textbook (181 pgs.) \$49 **CE**



Annuities Today

Skill Level: Basic

Originally, the annuity was a relatively limited financial product with one basic use—to liquidate a sum of money over a defined time period or lifetime. The annuity has become more popular as it has become more useful. The purpose of this course is to provide an introduction to the various types of annuities, their structure, and ideal applications.

Textbook (37 pgs.) \$49 **CE**

Online \$39 **CE**

CE Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.

Introduction to Life Underwriting

Skill Level: Basic

This course contains simple explanations of traditional and nontraditional types of insurance products including universal life, variable life, and variable universal life policies as well as variable and equity indexed annuities. The course also guides new agents through the life insurance sales process, encompassing prospecting, selling, and servicing clients. *Introduction to Life Underwriting* gives new agents the knowledge necessary to generate sales ideas and the skill to organize and present those ideas.

Textbook (264 pgs.) \$49 **CE**

Equity Indexed Annuities

Skill Level: Intermediate

Industry experts Thomas F. Streiff, CFP, CLU, ChFC, CFS, and Cynthia A. DiBiase, CFS, deliver a focused study on equity indexed annuities (EIAs): what they are, how they are designed, their purpose, and for whom they are intended. This course covers the concept of indexing, features of EIAs, different EIA designs, how EIA funds are invested and managed, application of and markets for EIAs, market conduct issues, and due diligence.

Textbook (125 pgs.) \$49 **CE**

Life Insurance in Action

Skill Level: Basic

The primary purpose of life insurance is to provide a benefit in the event of death. No other financial product can guarantee the availability of a certain amount of money at a time when it is needed most. At the same time, it has many living benefits. This course provides an understanding of the ways in which life insurance provides financial stability during life and protection against financial hardship from death.

Textbook (66 pgs.) \$49 **CE**

Online \$39 **CE**

Life Insurance Suitability

Skill Level: Basic

This course presents the basic types of life insurance products—term, whole life, universal life, variable life, variable universal life, and annuities—within the context of client suitability. It describes the advantages and disadvantages of each product, when each might—or might not—be a suitable option, and what the practitioner should verify before making a product recommendation. The course includes a discussion on needs analysis and suitability assessment.

Textbook (113 pgs.) \$49 **CE**

Life and Health Insurance

Product Training (continued)

Life Insurance Today

Skill Level: Basic

Over the past quarter century, the life insurance world has evolved rapidly, giving consumers a far greater number of products from which to choose. The new products on the market generally offer consumers greater flexibility and growth opportunities, and relieve insurance companies from bearing the full amount of risk they used to shoulder. This course is designed to provide a quick but thorough introduction to the various kinds of life insurance products on the market today.

Textbook (44 pgs.) \$49 **CE**

Online \$39 **CE**

Life Settlements

Skill Level: Basic

Learn about life insurance policy settlement options, specifically senior settlements and viaticals. The course addresses the products and markets as well as the applications of settlement options for personal, business, and estate planning purposes. Taxation issues, market conduct, ethics, suitability, and disclosure issues are identified and discussed.

Online \$39 **CE**

Managing Variable Life Insurance Products

Skill Level: Advanced

Managing Variable Life Insurance Products is a study of strategies that can be used to manage volatility in the subaccounts of variable life insurance products, particularly variable life policies and variable universal life policies. Two types of strategies are examined: those that may help manage the effect of price fluctuations on variable life insurance cash values and those that insulate certain policy values from subaccount vagaries. Particular strategies discussed include guaranteed minimum death benefit riders and asset allocation using a fixed weighting and a flexible weighting system. Other strategies covered include automatic asset rebalancing, dollar-cost averaging, and the interest sweep feature available with many variable insurance products.

Online \$39 **CE**

Suitability for Traditional Life and UL Insurance

Skill Level: Basic

This course provides principles and guidelines for determining the suitability of life insurance products and making appropriate recommendations for prospects and clients. It focuses on the proper use and application of term, whole life, and universal life—how these products work as well as the situations and needs they best serve.

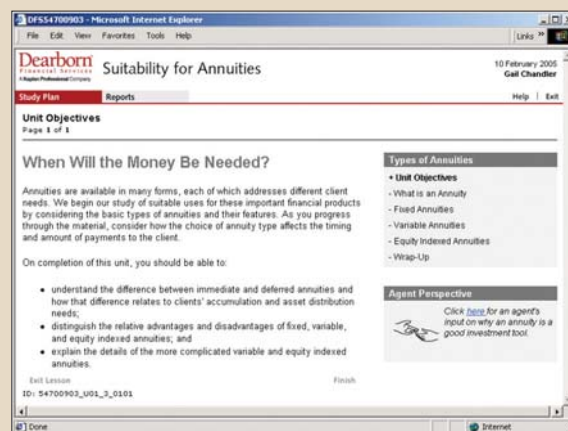
Online \$39 **CE**

Suitability for Annuities

Skill Level: Basic

This course provides principles and guidelines for determining the suitability of annuity products and making appropriate recommendations for prospects and clients. It looks at the proper use and application of fixed, variable, and equity indexed annuities—their purpose and function as well as the needs they serve.

Online \$39 **CE**



CE Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.

Taxation of Life Insurance and Annuities

Skill Level: Advanced

This course provides an introduction to the income taxation of financial products with an emphasis on life insurance products and annuities. The lesson on life insurance covers life insurance as a financial product, term and permanent life insurance, rights and benefits of life insurance ownership, life insurance settlement options, taxation of life insurance proceeds payable at an insured's death, estate taxation of life insurance proceeds, income taxation of living proceeds, and taxation of life insurance policy loans and withdrawals. The lesson on annuities covers the role of annuities in investment planning, taxation of annuity payments, taxation of amounts received by a beneficiary at an annuitant's death, taxation of early distributions, tax consequences of selling an annuity contract, taxation of exchanges and taxation of cash withdrawals, and loans and partial surrenders.

Online \$39 **CE**

Universal Life Insurance

Skill Level: Intermediate

Universal Life Insurance provides a comprehensive introduction to universal life products, including variable universal life and equity indexed universal life. After reviewing the factors that stimulated development of these policies, the course introduces students to the features and operations as well as the markets and uses of universal life insurance products. Suitability issues are also identified and discussed.

Textbook (109 pgs.) \$49 **CE**

Variable Annuity FAQs

Skill Level: Basic

This course is presented in a concise question-and-answer format. These questions are the result of a survey of financial services professionals regarding the questions their customers ask most frequently about variable annuities. Lessons include features and benefits of variable annuities, performance issues, tax issues, distributions from variable annuities, costs related to variable annuities, and giving suitable responses.

Textbook (82 pgs.) \$49 **CE**

Online \$39 **CE**

Variable Contracts

Skill Level: Intermediate

This course provides the financial services professional with the knowledge needed to sell variable life insurance, variable universal life insurance, and variable annuities. It explains how these products can be used as personal, business, estate planning, and retirement planning tools. *Variable Contracts* is designed for life insurance producers and broker/dealer representatives who have met the basic educational requirements necessary to sell variable contracts.

Textbook (127 pgs.) \$49 **CE**

Variable Contracts: Case Studies

Skill Level: Intermediate

Variable contracts have been enjoying increasing popularity over the last number of years. *Variable Contracts: Case Studies* explores the steps in the variable life insurance and annuity sales process through a series of innovative case studies. In each case study, the student meets the clients, conducts a fact-finding interview, creates a plan, presents the plan, and follows up.

Online \$49 **CE**

Variable Universal Life

Skill Level: Intermediate

Variable Universal Life offers efficient and thorough training on the most sophisticated insurance product on today's market. It covers the history of the variable universal life product, its key features and benefits, the details of the product's structure, the regulation and taxation of variable universal life, suitability, and managing variable universal life cash values.

Textbook (75 pgs.) \$49 **CE**

Life and Health Insurance

Product Training (continued)

Health Insurance

Disability Income Insurance

Skill Level: Basic

Industry experts Allan B. Checkoway, RHU, and Harry J. Lew offer a comprehensive course on disability income insurance—all the training agents need to educate clients and sell DI policies. This course defines and explains the major forms of disability income insurance in clear and concise language with illustrations and marketing strategies. Even if you are inexperienced in disability insurance, this course can help you get started selling disability insurance.

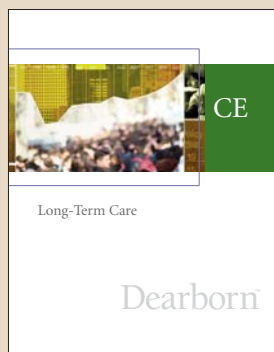
Textbook (248 pgs.) \$49 **CE**

Long-Term Care

Skill Level: Basic

This course introduces insurance agents to the long-term care (LTC) field, providing a solid foundation in LTC insurance and the tools necessary to meet needs with affordable, high-quality LTC products. Newly revised, this course identifies the health care professionals and organizations that provide LTC services, defines the various types of LTC settings and the scope of services in those settings, and describes tax-qualified and nontax-qualified plans and new benefit options. The course also covers Medicaid and the MedicareAdvantage program.

Textbook (214 pgs.) \$49 **CE**



Long-Term Care Insurance Policies

Skill Level: Basic

This online course provides a basic understanding of the typical features and benefits of long-term care (LTC) policies, the choices an insured must make when selecting various policy provisions, the kinds of care covered by LTC policies, and how and when LTC policy benefits are triggered. The taxation of LTC policy premiums and benefits is also addressed.

Online \$39 **CE**

Long-Term Care Suitability

Skill Level: Basic

Long-Term Care Suitability trains insurance agents in the process of educating clients about the long-term care (LTC) field and the need for LTC insurance. It details the process of working with clients to design affordable policies that are tailored to meet their needs and goals. This course emphasizes suitability and the matching of product features and benefits to client needs and goals.

Textbook (168 pgs.) \$49 **CE**



CE Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.

Principles of Health and Disability Insurance

Skill Level: Basic

Health insurance plays a significant role in a client's financial plan. Adequate protection against the ever-present threat of heavy medical expenses and loss of income due to disability must be a prime consideration if a person's financial future is to be assured against the unexpected. The purpose of this course is to deliver a sound, thorough knowledge of the principles of health and disability insurance selling. The course focuses on the key features and policy provisions of disability insurance contracts, medical insurance contracts, and other health insurance contracts.

Textbook (179 pgs.) \$49 **CE**

Senior Health Care

Skill Level: Basic

Most Americans regard their health insurance as the most important form of protection they own—and with good reason. Health care is expensive and becoming more so all the time. Seniors are some of the most frequent users of health care insurance. The purpose of this course is to give a quick but thorough introduction to Medicare, Medicare supplement insurance, Medicaid, and long-term care insurance.

Textbook (46 pgs.) \$49 **CE**

Online \$39 **CE**

General Financial Products

Introduction to Financial Products

Skill Level: Basic

This course surveys the spectrum of financial products available in the marketplace. It gives financial services professionals a sound, working knowledge of the financial products people use to accumulate, conserve, and distribute their wealth. The course covers savings products, life insurance, and annuities as well as stocks, bonds, pooled investment vehicles, real estate, tangible assets, futures, and options. Each of these investments is described and evaluated using objective criteria based on current facts, market conditions, and product offerings.

Textbook (279 pgs.) \$59 **CE**

Taxation of Financial Products

Skill Level: Advanced

Designed for all financial professionals, *Taxation of Financial Products* explains the basics of selected financial products and their income tax treatment. Chapters focus on federal income tax basics, mutual funds, annuities, stocks, bonds, life insurance, and qualified plans. This course is written in simple language, and the comprehensive information provided includes planning strategies.

Textbook (145 pgs.) \$59 **CE**



Life and Health Insurance Business Practices

Market Conduct

Ethics for the Insurance Professional

Skill Level: Basic

The broad parameters of a life insurance agent's ethical responsibilities are outlined in this course. It details the agent's responsibility to the insurer, to policy owners, and to the public, and also outlines legal and fiduciary issues. Case studies and examples throughout the text reflect the common ethical dilemmas agents face.

Textbook (110 pgs.) \$49 **CE**

Market Conduct for Life Insurance Agents

Skill Level: Basic

This course details the life insurance sales and service process. For each phase of the process, it identifies and discusses common market conduct problems that arise and describes ways to solve those problems. Topics include approaching prospects, fact-finding and needs analysis, presenting recommendations, completing and submitting applications, policy delivery, and ongoing service. Agents get a clear picture of their roles and responsibilities in selling life insurance products and meeting the needs of their clients.

Textbook (103 pgs.) \$49 **CE**

New!

The Ethical Insurance Producer

Skill Level: Basic

Designed specifically to address the ethics requirement imposed by many states, this course describes the ethical responsibilities of insurance producers to insurers, their clients, the public, and the state. All these responsibilities find their ultimate and best expression in the service insurance producers provide their clients. As depicted in this course, ethical insurance producers identify the financial needs of their clients, educate them about products that will meet those needs, guide them in making informed decisions in purchasing suitable insurance products, and then help them manage those products through the various stages of their lives. The course focuses on ethics in action, the actual expression of ethical principles in the day-to-day activities of insurance producers.

Textbook (60 pgs.) \$49 **CE**

Online \$39 **CE**

CE Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.

Compliance

Anti-Money Laundering Fundamentals

Skill Level: Intermediate

Anti-Money Laundering Fundamentals introduces the topic of money laundering to financial practitioners and describes the extent of the money laundering problem. It details efforts to detect and prevent money laundering and describes methods to punish those who engage in it. The evolution of anti-money laundering legislation in the United States is explored and the key requirements of the USA PATRIOT Act of 2001 are discussed.

Online \$39 **CE**

New!

Anti-Money Laundering Fundamentals for the Life Insurance Industry

Skill Level: Intermediate

This course is designed to help insurance companies build anti-money laundering programs that comply with regulations and effectively address the risks they face from money launderers. Upon completion of this course, a person will be able to establish an effective anti-money laundering program for an insurance company, including the development of program policies, procedures, and internal controls; a customer identification system; and a system for identifying and reporting suspicious activities. The course also addresses how to choose and designate a compliance officer and how to implement an ongoing training program and a periodic audit of the anti-money laundering program.

Online \$39 **CE**

Managing Compliance: A Guide for Insurance Professionals

Skill Level: Intermediate

Managing Compliance: A Guide for Insurance Professionals trains general agents and agency managers to carry out their responsibilities to compliance and the market conduct of the agents and administrative staff that they directly and indirectly manage. The course focuses on guiding managers in behaving as effectively and efficiently as possible. Specific training is provided in how to control compliance and market conduct risk, develop an effective supervisory system, develop and communicate standards and policies and procedures, monitor and supervise compliance and market conduct, take corrective action on potential problems, and prepare for market conduct and compliance exams and audits.

Textbook (189 pgs.) \$59 **CE**

Life and Health Insurance

Markets and Applications

Financial Planning

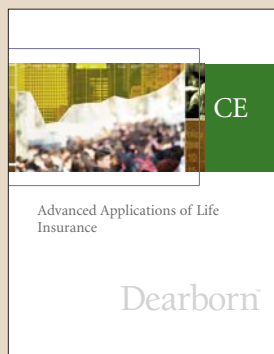
New!

Advanced Applications of Life Insurance

Skill Level: Advanced

With its combination of favorable tax treatment, cash value growth, death benefit protection, premium flexibility (universal life products), and investment flexibility (variable life insurance), life insurance is an ideal solution for many financial needs that go far beyond traditional death benefit protection. This course highlights technical aspects of 16 advanced application concepts divided into four categories: use of life insurance to supplement retirement benefits, in-business succession planning, advanced estate planning (including use in connection with charitable giving), and management of variable accounts in variable life insurance.

Textbook (300 pgs.) \$72 **CE**



Asset Allocation in Variable Annuities

Skill Level: Advanced

This course is a study of asset allocations from the perspective of the variable annuity. It focuses on the allocation of investment resources in variable annuity subaccounts. Common approaches to asset allocation and the relationship between asset allocation and investment diversification as well as the various forms of financial risk and how to develop a client profile and identify client investment objectives are discussed. Practitioners learn about the various methods of determining the appropriate allocation of assets based on investor profiles. Other topics include monitoring and rebalancing assets.

Online \$39 **CE**

Basics of Asset Allocation

Skill Level: Basic

Basics of Asset Allocation is designed for financial services professionals who need an introduction to asset allocation and the role it serves for investors. This is a short, focused course that provides professionals with a basic understanding of the concepts of risk and return and an introduction to basic asset classes and their risk/return potential. It also presents the principles, goals, and tools of asset allocation and explains how an asset allocation strategy is developed.

Textbook (62 pgs.) \$49 **CE**

Online \$39 **CE**

Building Client Wealth

Skill Level: Intermediate

Building Client Wealth focuses on the challenge of building a client's net worth through the accumulation and growth of investment assets. Whether the need is to save for college, retirement, or just a rainy day, some products and plans are better suited than others. Students learn how to advise clients in setting up effective savings plans and how to save specifically for college and retirement. The course identifies and explains sources of savings, and products and services that will facilitate the process of building client wealth.

Online \$39 **CE**

Designing Financial Strategies

Skill Level: Intermediate

This is a three-part course for professionals who help people accumulate and protect money. It provides an understanding of the full range of financial concerns facing clients and shows how an agent's products and services fit in a client's overall financial plan. Part one focuses on understanding client needs. Part two focuses on building a client's net worth through the accumulation and growth of investment assets. Part three focuses on protecting client assets.

Textbook (215 pgs.) \$59 **CE**

Life and Health Insurance

Markets and Applications (continued)

Preserving Client Assets

Skill Level: Intermediate

This online course looks at the importance and role of risk management and tax-reduction strategies in a client's overall financial plan. The establishment of a sound insurance program to deflect the financial impact of death, disability, illness, property damage, or negligence is explored in detail. The course also explores the federal income tax system, tax-equivalent yields, and common strategies for tax reduction.

Online \$39 **CE**

Risk and Return

Skill Level: Basic

This course provides an introduction to risk and risk management strategies for the financial services professional. The various types of risk are defined, and risk management strategies such as diversification, asset allocation, and dollar-cost averaging are addressed. Students learn how to determine a client's risk tolerance and how to assess products on the financial risk pyramid. The last lesson of the course addresses tax planning, basic tax rules, gift and estate taxes, and various tax-reduction strategies.

Online \$39 **CE**

New!

Problematic Beneficiary Designations

Skill Level: Advanced

Problematic Beneficiary Designations covers problems in beneficiary designations for life insurance, annuities, and retirement plans. Upon completion of this course a student should understand how a life insurance, annuity, or retirement plan beneficiary designation can be problematic; the income, gift, and estate tax consequences that may result from different beneficiary designations; the complications that arise when insurance proceeds or other death benefits are left to children; how trusts can solve beneficiary designation problems; and the financial professional's role in the beneficiary designation process.

Textbook (90 pgs.) \$49 **CE**



Section 529 Plans

Skill Level: Intermediate

This course provides a thorough examination of Section 529 college funding plans, specifically prepaid tuition plans and college savings plans. The course addresses the different types of plans and their benefits as well as the rules governing contributions to and distributions from these plans. Other issues addressed include required coordination between qualified tuition plans and other higher education programs; the effect of these plans on a student's eligibility for financial aid; income and gift tax treatment of contributions; and income, gift, and estate tax treatment of distributions.

Online \$39 **CE**

Understanding Client Needs

Skill Level: Intermediate

This course explores factors that influence the financial planning process, including the most common financial needs and objectives. The need for a financial plan, the time value of money, the foundations of financial security, and the use and values of fact finders are all addressed. Various markets are examined from different demographic perspectives, including age, financial stage in life, and life situation. The nature of financial risk and the criteria used to determine a client's risk tolerance are explored in detail.

Online \$39 **CE**

Understanding 1035 Exchanges

Skill Level: Intermediate

The purpose of this course is to examine IRC Section 1035 and the planning capabilities it presents. The course covers the basic tax treatment of life insurance and annuities, the purpose of Section 1035, the exchange rules of life insurance and annuities, the meaning of policy replacement, and the procedures for properly effecting a 1035 exchange.

Online \$39 **CE**

CE Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.

Using Life Insurance to Replace Gifted Assets

Skill Level: Advanced

Using Life Insurance to Replace Gifted Assets is a study in the use of life insurance as a tool for replacing the value of charitable gifts. The course includes an examination of charitable remainder trusts and irrevocable life insurance trusts in implementing the charitable impulse. The advantages and disadvantages of these trusts are described, and the course explores how these trusts work. Students also learn how to identify and target particular markets for asset-replacement life insurance and how to determine the suitability of particular markets for their personality and products.

Online \$39 **CE**

Individual Insurance Markets

Individual and Family Markets

Skill Level: Basic

This course looks at the requirements of successful life insurance marketing, then focuses on the major markets that agents will encounter: families, juveniles, college students, young adults, homeowners, the affluent, farm/ranch owners, business owners, and retirees. It delves into the basic needs of each market and how these needs can be addressed with life insurance.

Textbook (208 pgs.) \$49 **CE**

Total Needs Planning

Skill Level: Basic

This course teaches new insurance agents how to make a total needs sale of life insurance. It presents an explanation of the theory behind total needs planning and traces the steps used in the process: finding facts, estimating Social Security benefits, choosing between the capital utilization and the capital retention approaches, programming, and closing.

Textbook (167 pgs.) \$49 **CE**

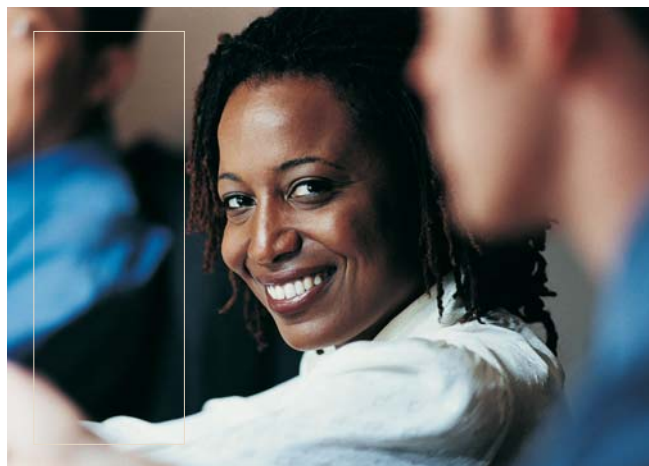
Group Insurance Markets

Introduction to Group Insurance

Skill Level: Basic

This expanded edition includes chapters covering managed care, group long-term care, and additional types of group health insurance (HMOs, AD&D insurance, dental and vision coverage, and prescription drug plans). *Introduction to Group Insurance* lays the groundwork for agents entering the group insurance market. Lively charts, graphics, sample policies, a case study, and a glossary aid understanding of important concepts. The course includes the recent changes in group coverage over the last several years, including updated information on inflation adjustments, legal requirements, and industry standards. Practical advice for prospecting group clients is included, as well as how entering the group market will help agents develop a new pool of individual prospects.

Textbook (153 pgs.) \$49 **CE**



Life and Health Insurance

Markets and Applications (continued)

Estate Planning

Basics of Estate Planning

Skill Level: Basic

Estate planning is a process that organizes the resources of a person's estate to provide adequately for the surviving family's present and future needs. While it is often thought that estate planning is an activity only the wealthy need, it actually applies to anyone who owns property or material assets. The purpose of this course is to arm you with a basic understanding of the processes, tools, players, and strategies involved in this growing field.

Textbook (55 pgs.) \$49 **CE**

Online \$39 **CE**

Charitable Giving

Skill Level: Intermediate

More and more Americans are turning to charitable giving to help lessen their tax burden and fulfill philanthropic objectives. This course teaches financial planners the basic techniques used by private donors to implement charitable giving. The course covers critical tax issues, the use of specialized trusts and life insurance products, and various real-world issues in the context of common charitable giving scenarios. It also explores the reasons individuals donate to charity, the challenges donors face, and the administration of their gifts. Practical tips on opportunities in this growing area round out this useful course.

Textbook (117 pgs.) \$59 **CE**

ILITS and Estate Planning

Skill Level: Intermediate

ILITs and Estate Planning analyzes the difference between a probate estate and a federal gross estate, the methods of paying final estate taxes, the important elements of a trust, the reasons for purchasing life insurance to pay estate settlement costs, the value of using an irrevocable life insurance trust (ILIT) to pay estate settlement costs, and the value of paying life insurance premiums through annual gifts to an ILIT.

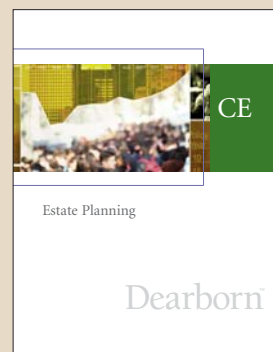
Online \$39 **CE**

Estate Planning

Skill Level: Intermediate

This course provides agents with a basic foundation in estate planning—from finding prospects in need of estate planning services to understanding different taxation issues. Agents will learn about the estate administration process, estate shrinkage, trusts, wills, property transfers, and much more.

Textbook (355 pgs.) \$72 **CE**



Introduction to Trusts

Skill Level: Basic

This course walks the financial services professional through basic trust concepts such as purposes and uses. *Introduction to Trusts* ultimately prepares the professional with the information needed to use trusts properly to provide tax savings and security, and methods for retaining control over property transfers.

Textbook (87 pgs.) \$59 **CE**

Introduction to Trusts: Case Studies

Skill Level: Basic

This innovative course covers the structure and uses of trusts in financial and estate planning. Five case studies illustrate the use of trusts in business succession planning, estate planning for an upper-bracket married couple, gifting programs to minors for estate and income tax savings, transferring of property subject to life income interests, and charitable giving.

Online \$49 **CE**

CE Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.

New!

Survivorship Life Insurance in Estate Planning

Skill Level: Intermediate

Survivorship Life Insurance in Estate Planning analyzes the use of survivorship life insurance products in paying estate taxes. The federal estate and gift tax system is covered in detail. Also covered is the purpose and use of irrevocable life insurance trusts as well as survivorship life insurance products. Aspects of survivorship life that are covered include premiums, underwriting, proceeds, options, riders, and more.

Online \$39 **CE**

Qualified Plans

401(k) Plans

Skill Level: Intermediate

The number of 401(k) plans has exploded over the past decade. By any measure, the popularity of these plans is remarkable, and they have become a fixture in many benefit packages. The purpose of this course is to provide the practitioner with an overview of the most important concepts relating to 401(k) plans. Among other things, this course will cover how a 401(k) plan works, how to tailor a plan for differing needs and requirements, what to look for in marketing a 401(k) plan, and plan administration and installation. The SIMPLE plan is also discussed, which may be appropriate for small employers that do not have the resources to install and administer a formal 401(k) plan.

Textbook (133 pgs.) \$59 **CE**

403(b) Plans

Skill Level: Intermediate

403(b) expert Ellie Lowder, CSTSA, has created a course for insurance agents, securities representatives, and other financial services professionals who sell investment and retirement planning services to nonprofit organizations. The course focuses on the special retirement planning market of nonprofit organizations with attention on educational organizations, hospitals and other 501(c)(3) organizations, and religious organizations. This course is endorsed by the National Tax Sheltered Annuity Association (NTSAA).

Textbook (137 pgs.) \$59 **CE**

Distributions from Qualified Plans

Skill Level: Intermediate

Industry experts Thomas F. Streiff, CFP, CLU, ChFC, CFS, and David Shapiro, CFP, CLU, ChFC, have developed a comprehensive yet easy-to-understand study of the rules and requirements for taking distributions from qualified employer plans and individual retirement plans—with a focus on the opportunity to service and enhance one's client base. It covers such core issues as premature distributions, required minimum distributions, and distributions at death.

Textbook (160 pgs.) \$59 **CE**

Distribution Planning: Premature Distributions

Skill Level: Intermediate

This course presents a study of qualified retirement plan distributions focusing on premature distributions. It covers individual retirement accounts as well as employer-sponsored retirement accounts. Lessons provide an introduction to the subject and cover IRS rules on qualified plan distributions, premature distributions, and exemptions from penalty taxes. Specific exemptions studied include those relating to the death or disability of a participant; distributions made in the form of substantially equal periodic payments; distributions taken to reduce or correct excess contributions or deferrals to an employer-sponsored retirement plan; and distributions for qualifying medical expenses, rollovers, separation from service after 55, QDROs, health insurance premiums, first-time home purchases, and qualified education expenses. A final lesson addresses the role of the financial practitioner in counseling clients on their retirement plan needs.

Online \$39 **CE**



Life and Health Insurance

Markets and Applications (continued)

Distribution Planning: Required Distributions

Skill Level: Intermediate

Distribution Planning: Required Distributions presents a study of qualified plan distributions with an up-close look at minimum distributions required to be taken after an account owner reaches age 70½. Applying recent IRS regulations, the course covers methods to compute required minimum distributions to the account owner and to beneficiaries upon the account owner's death. It also discusses the tax treatment of these distributions and IRA and retirement plan distributions in general.

Online \$39 **CE**

Pensions and Profit Sharing

Skill Level: Intermediate

Pensions and Profit Sharing covers the different qualified and nonqualified plans, including types of plans, funding, taxation, and administration. The course provides the conceptual and technical knowledge to understand why a client would want to set up or modify a plan.

Textbook (359 pgs.) \$72 **CE**

Retirement Plan Types

Skill Level: Intermediate

Qualified retirement plans are one of the most widespread forms of savings and investment in America. The purpose of this course is to provide an introduction to the concept of tax-qualified retirement plans and to describe the features and benefits of the major plan types.

Textbook (43 pgs.) \$49 **CE**

Online \$39 **CE**

SEPs and SIMPLE Plans

Skill Level: Basic

This course looks at SEPs and SIMPLEs, the two most popular retirement plan selections for small business owners today, and the IRA upon which both plans are based. It discusses the practical differences between the plans as well as contribution limits, tax considerations, and requirements for adopting and maintaining these plans.

Online \$39 **CE**

Understanding IRAs

Skill Level: Basic

This course covers the various forms of IRAs available to investors including traditional IRAs, Roth IRAs, education IRAs, and medical savings accounts. It explains how savings vehicles can be used with employer-sponsored retirement plans and medical savings accounts as part of an overall personal financial strategy, for both retirement and preretirement savings.

Textbook (113 pgs.) \$49 **CE**

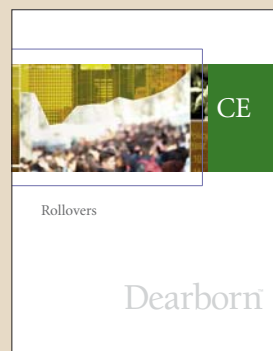
Online \$39 **CE**

Rollovers

Skill Level: Basic

Using a combination of explanations and examples, this course describes the requirements that must be met to qualify for a tax-free transfer of assets (or rollover) from one retirement plan to another and the proper procedures for completing such transactions. Also included are discussions of the benefits and risks of rollovers and considerations in handling distributions from employer plans and in converting a traditional IRA to a Roth IRA.

Textbook (77 pgs.) \$59 **CE**



CE Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.

Retirement Planning

Determining Retirement Income Needs

Skill Level: Basic

This course focuses on the central concern of every retiree: how to live on a fixed income. Addressed are such topics as setting financial goals for retirement; developing a budget; determining how much money will be needed to retire comfortably; and assessing the total income a retired couple might receive from Social Security, company-funded pensions, and personal savings. The effects of different distribution options on the amount and duration of income are considered as is how to choose the right option.

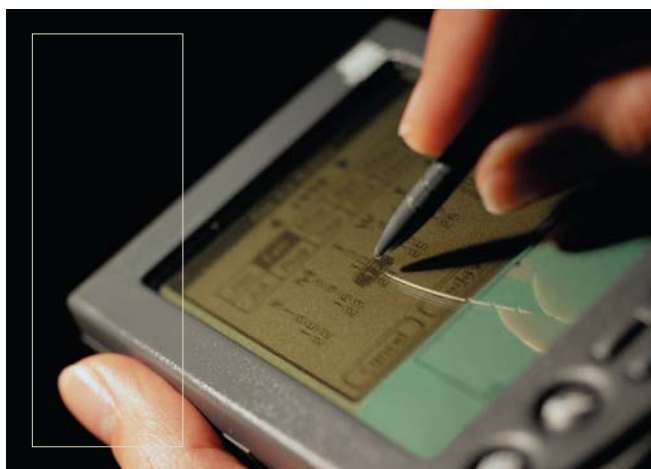
Online \$39 **CE**

Financial Challenges Facing Retirees

Skill Level: Basic

The key challenges to the financial security of retirees are tackled in this course. Subjects include the need for post-retirement planning, the financial challenges of retirement (particularly the corrosive power of inflation and ways to combat it), risk management strategies for addressing illness and injury, long-term care, uninsured death, outliving one's resources, and strategies for distributing retirement savings to provide income for a lifetime.

Online \$39 **CE**



Investing Retirement Assets

Skill Level: Basic

Numerous factors must be taken into account to formulate suitable strategies for investing retirement assets for today's retirees. This course provides an introduction to distributions from tax-qualified retirement plans as well as an overview of principles of asset allocation that may be appropriate for a retired or retiring client.

Textbook (49 pgs.) \$49 **CE**

Online \$39 **CE**

Retirement Income Strategies

Skill Level: Advanced

This course examines the allocation and liquidation of retirement assets during retirement. The changing world of retirement, including the demographic changes that have increased the importance of allocating and liquidating retirement plans appropriately is a key topic. Other issues addressed include financial concerns common to retirees, federal tax treatment of major asset categories, and traditional principles and strategies for allocating and distributing retirement assets.

Online \$39 **CE**

Senior Needs Planning

Skill Level: Intermediate

This course identifies the financial challenges faced by typical retirees and describes solutions to meet them. The first part of the text addresses the key challenges to financial security in retirement. The second section is a case study that zeroes in on the central concern of every retiree: how to set up a budget and an income stream to last a lifetime. The third part addresses a topic rarely considered in the past: wealth accumulation in retirement. These topics are of critical importance because people retiring today must finance retirements that might last as long as 15, 20, and even 30 years.

Textbook (153 pgs.) \$59 **CE**

Life and Health Insurance

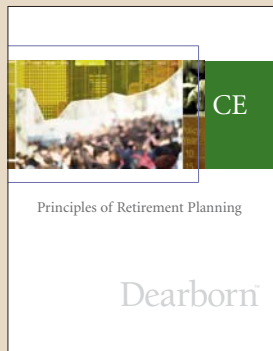
Markets and Applications (continued)

Principles of Retirement Planning

Skill Level: Basic

This course familiarizes agents with the retirement planning market and the retirement planning process by covering three main areas: analyzing and identifying retirement income needs (and how to address those needs), health care and health insurance options, and estate and distribution planning. Topics include needs analysis, Social Security, life insurance and annuities, investment products, qualified plans and IRAs, plans for small business owners, long-term care, and wealth distribution.

Textbook (243 pgs.) \$59 **CE**



Business Insurance

Skill Level: Intermediate

This comprehensive course introduces agents to the business insurance market and how business life insurance can be used for sole proprietorships, partnerships, and corporations. Agents will learn about business continuation, buy-sell agreements, split-dollar plans, key executive life insurance, taxation issues, and much more.

Textbook (415 pgs.) \$72 **CE**

Business Succession Planning

Skill Level: Intermediate

The ability to add value to the life insurance sale is what sets one life insurance practitioner apart from another. That ability comes, in part, from an understanding of the problems and concerns of the client. In *Business Succession Planning*, you are brought face-to-face with those concerns as you examine the practical issues that the business owner addresses in deciding how to dispose of a family business interest at death, disability, or retirement. This course can help even the most seasoned life insurance practitioner stay attuned to this important market.

Textbook (129 pgs.) \$59 **CE**

Business Planning

Analyzing Business Financial Statements

Skill Level: Basic

This course teaches the insurance professional how to read and analyze business financial statements to identify insurance needs. It gives the practitioner an understanding of the basics of the financial statement and how life insurance is measured in the financial statement so the practitioner can identify a company's insurance needs. The course also covers how to fund business insurance plans and how to find premium dollars for funding those plans. To help make the learning experience more meaningful, the course includes practical, how-to suggestions for requesting and using a business client's financial statements.

Online \$39 **CE**

Buy-Sell Funding with Profit-Sharing Plans

Skill Level: Advanced

Buy-Sell Funding with Profit-Sharing Plans discusses the features of a tax-qualified, profit-sharing plan that permit the use of participant accounts to purchase life insurance. It also covers the advantages and disadvantages of using this insurance to fund business succession plans, how such arrangements are structured, and their tax consequences. Each point in the course is illustrated by case studies that the student is asked to solve.

Online \$39 **CE**

Deferred Compensation

Skill Level: Intermediate

A deferred compensation plan may be a key benefit program for a practitioner's business clients. This course covers the basic workings of this type of plan: the agreement, how a plan may be funded, and how such a plan affects the taxes of the business and the executives who receive benefits. Key concepts of an insured plan are illustrated by an in-depth case study.

Online \$39 **CE**

CE Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.

Executive Benefits Planning

Skill Level: Intermediate

Executive Benefits Planning examines the principles and practices associated with key executive benefits, highlighting the advantages to employees and employers. Each chapter covers a different type of executive program, focusing on the tax consequences of each and the manner in which a financial services professional might best market these programs. Every chapter ends with a case study utilizing that particular option. Rounding out the course is an in-depth case study on selecting suitable benefit plans.

Textbook (208 pgs.) \$59 **CE**

Executive Bonus Plans

Skill Level: Intermediate

This course introduces the financial services practitioner to one of the major types of nonqualified benefit programs used by business owners to benefit themselves and attract and retain key executives. This course addresses the basics of executive bonus plans and the advantages as well as the disadvantages of such plans for the employer and the executive. Plan participation issues are explored, including who should be included in such plans, ERISA requirements, and organizational implications. The many forms of executive bonus plans are addressed and the taxation of such plans is covered in detail. A case study illustrates the key points of the course.

Online \$39 **CE**

Group Carve-Out Plans

Skill Level: Intermediate

Group Carve-Out Plans discusses the use of group carve-out plans to meet the insurance needs of an employer's key executives as a supplement to the firm's group term life insurance program. It reviews the features of group term plans, their shortcomings for the key executive, features of group carve-out plans, and how they fill the gaps in the conventional group term plan. The course covers aspects of universal life policies used in group carve-out plans together with the tax aspects of these plans for both the employer and the key executive.

Online \$39 **CE**

Retirement Plans for Small Businesses

Skill Level: Basic

Small business is a huge market for retirement plans and retirement plan services. Business owners, like most Americans, are concerned about saving for retirement and in many cases have the wherewithal to do something significant. This course is designed to help you understand this unique market and the retirement plan consequences of small business.

Textbook (103 pgs.) \$59 **CE**

Succession Planning: Keeping the Business

Skill Level: Basic

Life and disability insurance figure prominently in many business succession plans. For the insurance practitioner who works with the business community, familiarity with the issues and processes of succession planning is an integral part of a successful practice. *Succession Planning: Keeping the Business* considers business succession planning as it relates to a business owner who wants to keep the business in the family after death, disability, or retirement. It covers the means for financing the basic succession arrangement through insurance, trusts, and private annuities.

Online \$39 **CE**



Life and Health Insurance

Markets and Applications (continued)

Succession Planning: Selling the Business

Skill Level: Basic

This course studies business succession planning from one perspective: selling the business to a co-owner or an employee. Following a review of the important issues to consider with any business succession plan, this course discusses proprietor purchase plans, entity purchase plans, and cross-purchase plans; the uses, advantages, and disadvantages of each; their tax consequences; and the role of life insurance in financing the implementation of the plans upon the death, disability, or retirement of an owner or a co-owner of a business.

Online \$39 **CE**

Survey of Advanced Sales

Skill Level: Basic

In this course, an agent is given an introduction to the most lucrative and popular markets for the sale and service of life insurance. Agents are taught how to recognize and fulfill client needs in the areas of business insurance, deferred compensation, qualified retirement plans, business disability insurance, pension planning, and estate planning.

Textbook (304 pgs.) \$59 **CE**

Types of Business Organizations

Skill Level: Basic

Types of Business Organizations reviews the basic forms of business structure. It covers both the legal and practical differences among sole proprietorships, partnerships, and corporations—focusing on issues such as the degree of protection from liability afforded to business owners, how the business is taxed, and what happens to the business upon the death of the owner(s). The course also introduces the role of life insurance in planning business succession for the three types of businesses.

Online \$39 **CE**

Valuing a Business

Skill Level: Intermediate

Valuing a Business covers business valuation methodologies. After defining the valuation standard imposed by the Internal Revenue Code, the course examines various methods that can be used to value a business. Methodologies defined, analyzed, and exemplified include the book value method, the capitalization of earnings method, the straight capitalization method, the years purchased method, the agreed value method, and the discounted cash flow method. The course also examines the suitability of the different methods to particular businesses and situations.

Online \$39 **CE**

Valuing and Insuring the Key Executive

Skill Level: Intermediate

This informative course begins by detailing the magnitude of the loss to a business that can occur when a key executive dies or becomes disabled. The course then examines the value of key executive life insurance and disability insurance policies to the survival and continuing success of a business. The various methods of estimating a key executive's dollar value to a business are described and exemplified. Important features of key executive life insurance policies and key executive disability insurance policies are covered. The tax treatment of key executive insurance is addressed from the perspective of the business and key executive. Emphasis is given to the roles the taxation of these products plays in financial and insurance planning.

Online \$39 **CE**

CE Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.

Life and Health Insurance

State-Specific Continuing Education

New!

California 2004 Annuities Training Course

This course provides the requisite training and education mandated by California SB 620 for licensed insurance practitioners who sell annuity products in California. It addresses all of the topics in the outline published by the Department of Insurance (DOI) and is approved by the DOI for the 8-hour training requirement. This course contains examples, references and citations that illuminate complex points, easy-to-read text, why annuities are important and what they mean for the consumer, and discussions of the problems and solutions associated with annuities as they relate to seniors.

Online \$19.95 **CE**

Textbook (160 pgs.) \$19.95 **CE**



California 2004 Long-Term Care Correspondence Set

This approved course meets the eight-hour California long-term care (LTC) continuing education requirement and provides a solid foundation in LTC insurance. This course focuses on the needs of consumers and the problems and solutions associated with LTC and LTC insurance. This course gives agents the knowledge and skills necessary to recommend affordable, quality LTC insurance policies that are tailored to client needs.

Textbook (336 pgs.) \$49 **CE**

Colorado Long-Term Care Insurance Laws and Regulations

This course meets Colorado's one-time, two-hour CE requirement for agents who sell long-term care (LTC) insurance. This course provides a thorough review of LTC policy provisions, benefit levels, limitations, exclusions, terms, and definitions. It also discusses the state's suitability and reporting requirements as they pertain to selling and placing LTC policies. The course contains the required notices and worksheets, including Notice to Applicant Regarding Replacement, The Personal Worksheet, and Suitability Letter.

Textbook (42 pgs.) \$40 **CE**

Illinois Traditional Long-Term Care Insurance

This course meets the Illinois Department of Insurance's six-hour continuing education course requirement for long-term care (LTC) insurance laws and regulations. It explains the purpose of LTC providers, funding of LTC insurance, benefits, and policy considerations.

Textbook (60 pgs.) \$40 **CE**

Oklahoma Health Care Legislation

The *Oklahoma Health Care Legislation* continuing education course is designed to fulfill the state's requirement for at least one credit hour per compliance period devoted to the Oklahoma Small Employer Health Insurance Reform Act, the Oklahoma Health Insurance High Risk Pool Act, and recent state or federal health care legislation.

Textbook (48 pgs.) \$20 **CE**

Oklahoma Long-Term Care Insurance

This continuing education course is designed to fulfill the state's requirement for at least one credit hour per compliance period devoted to long-term care (LTC) insurance. The course summarizes the evolution of LTC policies, features of LTC policies, LTC benefit triggers, providers covered under LTC policies, and benefit design options.

Textbook (39 pgs.) \$20 **CE**

Virginia Laws and Regulations for Life, Accident, and Sickness Insurance

The *Virginia Laws and Regulations* course provides life and health insurance agents with the study materials needed to meet Virginia's two-hour continuing education requirement on state insurance laws and regulations. The set includes a study guide and a final exam.

Textbook (65 pgs.) \$40 **CE**

Washington Long-Term Care Special Education Course

This course is designed for all life and health insurance producers who plan to sell long-term care (LTC) products in the state of Washington. It is designed to meet the state's biennial six-hour continuing education requirement. The text defines LTC, explores the history of LTC, examines the funding of LTC insurance, shows how LTC policies pay benefits, describes Partnership LTC insurance policies, and highlights revisions to Washington LTC regulations.

Textbook (103 pgs.) \$40 **CE**

Property and Casualty Insurance

Outperform the Competition Through Training and Education

Our extensive property and casualty curriculum is written by industry experts and provides insurance professionals with the skills they need to help increase sales and productivity as well as meet state CE requirements.

Dearborn's programs offer basic principles and theory, and focus on practical applications. Our courses are comprehensive and relevant so professionals can learn hands-on skills and hit the ground running. They'll be able to put their knowledge to immediate use, for immediate results.

- › Courses are available in basic, intermediate, and advanced skill levels.
- › Current ISO forms are included in their entirety and are examined section by section.
- › Easy-to-understand courses include case studies, real-life applications, and learning reinforcement tools.
- › Courses are designed for individuals new to insurance, corporate employees, experienced agents, underwriters, and claims professionals.
- › Courses are available in multiple learning formats (online and print).



Property and Casualty Insurance

Product Training

Personal Lines

New!

In-Home Business Coverage

Skill Level: Intermediate

There are between 24 and 27 million home-based businesses in the United States. Insurance professionals need to help clients safeguard the energy and money invested in a home-based business by protecting it with the appropriate insurance. And now the Insurance Services Office (ISO) has a simple endorsement to help you do that. This course provides an in-depth review of the new ISO Home Business Insurance Coverage endorsement, including how the endorsement expands coverage under the Homeowners 2000 program and how additional endorsements may be added to further expand coverage. Knowledge gained in this course will enhance the ability of insurance professionals to make informed decisions about needed coverage and policy options.



Textbook (235 pgs.) \$59 **CE**

Online \$39 **CE**

Insurance Fundamentals

Skill Level: Basic

This course is designed for new agents, claims adjusters, risk managers, or any corporate employee who needs a basic understanding of how insurance works. The course provides a basic overview of insurance concepts, the history of insurance, and the importance of insurance. A general overview of insurance operations introduces students to the marketing, underwriting, rate-making, and claims-handling functions of an insurance company. This course are an excellent resource for all insurance professionals.

Textbook (96 pgs.) \$59 **CE**

Online \$49 **CE**

CE Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.

New!

Personal Lines Endorsements

Skill Level: Basic

Customers depend on insurance professionals to recommend endorsements for insurance plans that customize coverages to fit their personal needs. The *Personal Lines Endorsements* course provides students with a comprehensive explanation of the most common endorsements used with auto, homeowner, and umbrella policies. The course explains how to use endorsements to cover home businesses, personal property, loss settlements, miscellaneous vehicles, other auto insureds, and much more.

Online \$29 **CE**

Policy Interpretation

Skill Level: Intermediate

This course provides insurance professionals with a three-step method of analyzing a policy to interpret coverage. The course provides the key to understanding any insurance contract—reviewing each section separately and then comparing the research to the other parts of the policy for further explanation of definitions, coverages, exclusions, and limitations. It takes a real-life approach, using sample ISO forms, to research and interpret coverage issues. Insurance professionals will gain an appreciation for the role that agents, claims adjusters, the insurance company, and the client have during the claims process. Overall, the skills learned in this course will help insurance professionals create a more satisfied customer base and eliminate misperceptions about claims and policy coverage.

Textbook (75 pgs.) \$49 **CE**

Online: \$39 **CE**

Understanding Homeowners 2000

Skill Level: Basic

This course provides a thorough review of the 2000 ISO Homeowners Program (HO-3, HO-4, HO-5, HO-6, and HO-8). It uses a policy analysis approach to examine the standard ISO homeowners forms, section by section. It contains concrete examples of how insurance coverage applies and is limited or excluded under the ISO forms. Students learn how policies typically respond to various property and liability losses. This course gives students a comprehensive understanding of the ISO homeowners forms and is designed to help them provide clients with the best available homeowners policy to meet their individual needs.

Textbook (361 pgs.) \$49 **CE**

Online \$39 **CE**

Property and Casualty Insurance

Product Training (continued)

Understanding Personal Auto

Skill Level: Basic

This comprehensive course provides a thorough review of the 1998 ISO Personal Auto Policy. The declarations page, four insuring agreements, and general provisions are explained in detail. The course employs a policy analysis approach by which the June 1998 edition of the Personal Auto Policy form is examined, section by section. It also contains concrete examples of how insurance coverage applies, or is limited or excluded under the form. Students will learn how the policy typically responds to various bodily injury, property damage, and liability losses and how endorsements may be used to amend the basic policy form. The purpose of no-fault legislation and the three types of no-fault laws are also explained.

Textbook (200 pgs.) \$49 **CE**

Online \$39 **CE**

New!

Understanding Personal Umbrella Insurance

Skill Level: Basic

This course provides a deep review of personal umbrella insurance using the ISO personal umbrella liability policy as a guide. It focuses on how the policy expands liability coverage and explains how endorsements may be added to further expand or to limit coverage. This course enhances the ability of insurance professionals to make informed decisions about coverage and policy options by providing a better understanding of their insureds' needs.

Textbook (235 pgs.) \$TBD **CE**

Online \$39 **CE**



Commercial Lines

2002 Businessowners Policy

Skill Level: Intermediate

This course provides an in-depth review of the new ISO Businessowners Policy (BOP), July 2002 edition. With the introduction of the 2002 Businessowners Policy, ISO has updated both property and liability coverage to reflect the needs of the new economy. The course reviews the changes brought about to keep up with the particular needs of both traditional and e-business insureds. Students will see the results of recent court decisions on continuous injury triggers in the new liability insuring agreement. This course also includes the new liability exclusions for Internet exposures. With a new layout, new property perils, and important new liability exclusions, this course is an important tool for agents who want to stay ahead of the learning curve. This comprehensive course is designed to be the only BOP reference an insurance professional needs.

Textbook (250 pgs.) \$59 **CE**

Online \$49 **CE**

New!

Business Income Coverage

Skill Level: Intermediate

Business income is an important and often misunderstood commercial coverage. This course shows the insurance professional how the policy works in plain language. Real-life examples make the course learner-friendly and highly interactive. An insurance professional that does business in the commercial lines arena benefits from the knowledge and skills gained by being able to advise clients and insureds on the appropriate coverage amounts.

Textbook (300 pgs.) \$39 **CE**

Online \$49 **CE**

CE Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.

New!

Commercial Auto

Skill Level: Intermediate

This in-depth review of the 2001 edition of the ISO commercial auto forms offers students of insurance a clear, concise, yet detailed explanation of commercial auto policies. The course focuses primarily on three forms: Business Auto Policy Coverage Form, Garage Coverage Form, and Truckers Coverage Form. In addition, the Business Auto Physical Damage Coverage Form and Motor Carrier Coverage Form are reviewed to provide a comprehensive overview of the function, utility, and application of commercial auto coverage. The 2001 edition changes are highlighted throughout the course, and the course includes an overview of the endorsements that are typically used to add, remove, or limit coverage. This course provides a thorough understanding of coverage and exclusions. Real-life applications throughout the course illustrate in remarkably easy-to-understand terms complex concepts and policy interpretations. If you need to learn more about commercial auto policies, this comprehensive resource is for you.

Textbook (375 pgs.) \$TBD **CE**

Online \$49 **CE**

Commercial General Liability

Skill Level: Intermediate

This in-depth review of the 2001 edition of the ISO Commercial General Liability (CGL) policy offers intermediate and advanced students of insurance a clear, concise, yet detailed explanation of the CGL policy. The 2001 edition changes are highlighted throughout the course, and the course includes an overview of the new 2001 endorsements. This course is designed to be the industry's best CGL reference guide. It provides a thorough understanding of all aspects of the coverage and exclusions along with advanced learning sections. Real-life applications illustrate in remarkably easy-to-understand terms complex concepts and intricate wording. If you need to learn more about the CGL policy, this comprehensive resource is for you.

Textbook (256 pgs.) \$59 **CE**

Online \$49 **CE**

New!

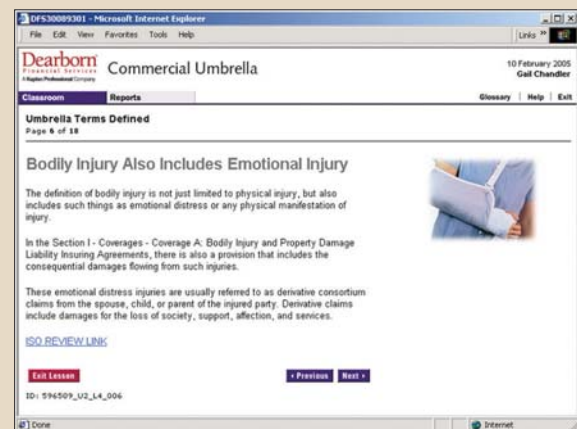
Commercial Umbrella

Skill Level: Intermediate

This in-depth review of the 2001 edition of the Insurance Services Office (ISO) Commercial Umbrella form offers to the intermediate and advanced students of insurance a clear, concise, yet detailed explanation of the commercial umbrella policy. The course provides an overview of the need for commercial umbrella coverage and enhances students' ability to apply their knowledge in sales, underwriting, and claims decisions. The 2001 edition changes are highlighted throughout the course, and the course includes an overview of the endorsements that are typically used to add, remove, or limit coverage. This course is designed to be the industry's best commercial umbrella reference guide. It provides a thorough understanding of all aspects of the coverage and exclusions along with advanced learning sections. Real-life applications illustrate in remarkably easy-to-understand terms complex concepts and intricate wording. If you need to learn more about commercial umbrella policies, this comprehensive resource is for you.

Textbook (175 pgs.) \$TBD **CE**

Online \$49 **CE**



Property and Casualty Insurance

Product Training (continued)

Introduction to Commercial Liability

Skill Level: Basic

This is an excellent course for professionals new to the commercial liability field. It provides a comprehensive overview of the need for commercial liability. The course helps insurance professionals identify the various types of damages awarded in liability situations and the problems associated with writing liability insurance. Using real-life examples, this course will help students understand and compare claims-made and occurrence liability policies.

Textbook (71 pgs.) \$49 **CE**

Online \$39 **CE**

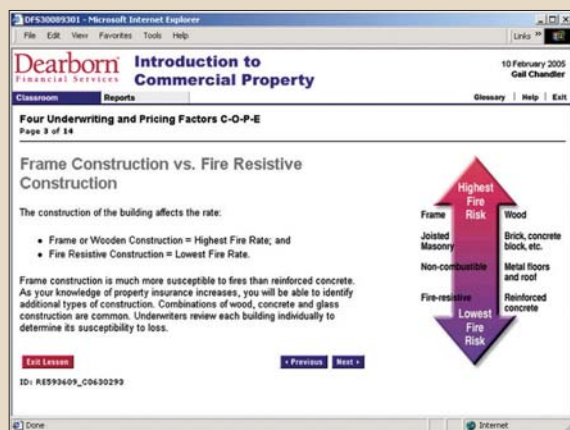
Introduction to Commercial Property

Skill Level: Basic

Introduction to Commercial Property provides insurance professionals with an easy way to gain basic knowledge of commercial property insurance forms and coverages. There are numerous real-life illustrations that support any agents' efforts to immerse themselves in the property insurance world. Agents will have opportunities to practice the principles of commercial property insurance selection and underwriting. The course provides an excellent prerequisite to *Working with Commercial Property*.

Textbook (96 pgs.) \$49 **CE**

Online \$39 **CE**



CE Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.

Terrorism Coverage for Commercial Lines

Skill Level: Intermediate

The purpose of this course is to help insurance professionals accurately advise policyholders about the new terrorism coverage options now available for commercial lines as a result of the Terrorism Risk Insurance Act of 2002 (TRIA). This course is offered as a two-part premier study that consists of a standard Dearborn CE course and a 144-page Terrorism Forms Reference Guide. The Reference Guide is an excellent tool for agencies to use after completing the course. It includes both reference charts on form coverages and requirements as well as a sample of all currently filed Fast Track and Prior Approval forms by line of business.

Textbook (87 pgs.) \$59 **CE**

Online \$49 **CE**

The Workers' Compensation and Employers Liability Policy

Skill Level: Intermediate

This course provides a comprehensive guide to workers' compensation and employers liability insurance. It includes a review of the factors that led to the enactment of workers' compensation laws and the evolution of insurance to address the medical and economic aspects of employment-related injuries. The course analyzes the NCCI Workers' Compensation Policy and the Employers Liability Policy, as well as the basics of the most commonly used endorsements and some of the available modifications. This course includes instruction on rating.

Textbook (96 pgs.) \$59 **CE**

Online \$49 **CE**

Working with Commercial Property

Skill Level: Intermediate

The purpose of *Working with Commercial Property* is to provide an in-depth review of the Insurance Services Office (ISO) 2000 edition of the Building and Personal Property Coverage form and the Causes of Loss forms used with it. ISO has updated these coverage forms to reflect the needs of the new economy, and the course has updates for the changes that the April 2002 edition added to the monoline commercial property policy. This course is an important tool for insurance professionals—agents, adjusters, and company employees—who want to stay ahead of the learning curve. This comprehensive examination of the commercial property forms, including the common and general conditions, is the only reference an insurance professional needs for commercial property coverages.

Textbook (340 pgs.) \$59 **CE**

Online \$49 **CE**

Property and Casualty Insurance Business Practices

Market Conduct

Cultural Diversity for Financial Advisors

Skill Level: Basic

This course will equip new and experienced financial advisers with an increased awareness of cultural diversity. The skills and knowledge acquired in this course will help financial advisors offer clients more efficient and valuable service in today's competitive marketplace, as well as helping their clients create a more effective workplace. This course explains how financial services firms can build processes that will avoid the perception of discrimination and leverage diversity to meet growth objectives.

Online \$39 **CE**

Cultural Diversity for Insurance Professionals

Skill Level: Basic

According to the US Census Bureau, 28.4 million foreign-born immigrants now reside in the United States. Demographics such as this indicate that the present influx of immigrants represents a host of new client business opportunities and challenges for the insurance professional. This course will equip new and existing corporate employees, field agents, and managers with an increased awareness of cultural diversity. The skills and knowledge acquired in this course will help insurance companies offer clients more efficient and valuable service in today's competitive marketplace, as well as help managers, employees, and agencies create a more effective workplace. This course explains how to build agency processes that will avoid the perception of discrimination and leverage diversity to meet growth objectives.

Online \$39 **CE**

Ethics for Property and Casualty Professionals

Skill Level: Basic

This course addresses the complexities of ethical decision-making in the property and casualty insurance environment. It goes beyond the generic subject of ethics with real-life examples and scenarios for the property and casualty professional and includes a set of tools that will assist producers to sensitively and intelligently face or prevent ethical dilemmas. This course will reinforce professional competence by examining and responding to a variety of ethical issues facing independent and captive agents, brokers, and agency managers.

Textbook (103 pgs.) \$49 **CE**

Online \$39 **CE**

Understanding the Financial Needs of P&C Clients

Skill Level: Intermediate

This course prepares P&C agents who are licensed as multi-line agents to offer financial protection services to their insureds. It identifies ways agents can assist P&C insureds to develop strategies that build financial security throughout a client's life cycle and also helps agents gain a complete understanding of clients' financial risks, as well as ways to address those risks in a full-service insurance agency. Overall, this course helps agencies analyze P&C insureds' financial needs and assists them in developing better overall financial protection solutions based on individual client needs.

Textbook (67pgs.) \$49 **CE** *Coming Soon!*

Online \$39 **CE**

Risk Management

Managing Risk with Property Inspections

Skill Level: Basic

This course gives agents and brokers the knowledge to perform a thorough residential property inspection for field underwriting purposes. For claims purposes, the inspection gives the agent a basic set of rules that help spot prior damage and an inspection before the sale helps an independent agent determine the appropriate carrier for a questionable risk. Direct writers often require a personal inspection before an agent writes the application or binder for property insurance. Detecting the red flags in a structure before the policy is issued deflects future losses and liability claims, saving time and money.

Textbook (75 pgs.) \$49 **CE**

Online \$39 **CE**

Risk Management

Skill Level: Basic

This course is designed for new agents, claims adjusters, risk managers, or any corporate employee who needs a basic understanding of risk and the risk management process. The first four lessons of the course introduce risk management, addressing the understanding and management of risk and the benefits of the risk management process, the requirements for successful risk management, and risk management fundamentals. The last two lessons detail the steps in the risk management process: identifying risks, evaluating and measuring risks, reviewing risk alternatives, selecting an appropriate risk treatment method, implementing the risk management plan, monitoring the plan, and modifying it when appropriate.

Textbook (92 pgs.) \$49 **CE**

Online \$39 **CE**

Property and Casualty Insurance

State-Specific Continuing Education

California Insurance Principles and Consumer Protection

Skill Level: Basic

This course addresses the complexities of ethical decision-making in the property and casualty insurance environment. It goes beyond the generic subject of ethics with real-life examples and scenarios for the property and casualty professional and includes a set of tools that will assist producers to sensitively and intelligently face or prevent ethical dilemmas. This course will reinforce professional competence by examining and responding to a variety of ethical issues facing independent and captive agents, brokers, and agency managers.

Textbook (103 pgs.) \$49 **CE**

Online \$39 **CE**

New!

Texas Forms/ISO Homeowners Comparison Study

Skill Level: Intermediate

This course is designed specifically for the Texas insurance professional and provides an in-depth comparison of the Insurance Services Office (ISO) Homeowners Policy, October 2000 edition and the standardized Texas Department of Insurance (TDI) Homeowners Policy. It will provide students with a comprehensive overview of the need for homeowners coverage and enhance their ability to apply this knowledge in sales, underwriting, and claims decisions. Expertise on this subject will help insurance professionals to better advise and serve their clients. Real life examples, case studies, and key points are used throughout the course to underscore the important coverages, exclusions, and limitations of the Homeowners Policy. These examples will enhance the learning experience by illustrating how to apply homeowners coverages in the marketplace.

Textbook \$TBD **CE** *Coming Soon!*

Online \$39 **CE**

CE Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.

New!

Texas Insurance Ethics and Consumer Protection

Skill Level: Basic

This course is designed to provide an introduction to the fundamentals of ethical practices for the Texas insurance professional. The course has three basic purposes. First, insurance professionals have long been held to a higher standard of care than non-professionals and Texas (as well

as many other states) requires mandatory continuing education and training in ethics. Second, this course addresses the complexities of ethical decision-making in today's insurance environment and suggests ways for insurance professionals to establish ethics in the workplace to reduce the possibility of questionable practices and wrongdoing. Third, this course reinforces professional competence by examining and responding to a number of ethical issues relating to an agent's relationship with the insurance industry, insurers, clients, the general public, and the state of Texas.

Textbook (56 pgs.) \$49 **CE** *Coming Soon!*

Online \$39 **CE**



New!

Texas Personal Auto

Skill Level: Basic

This course is designed specifically for the Texas insurance professional and provides an in-depth review of the Texas Personal Auto Policy (PAP). It provides students with a comprehensive overview of the need for automobile coverage and will enhance their ability to apply this knowledge in sales, underwriting, and claims decisions. Acquiring expertise in this subject will help insurance professionals to provide better advice and service to their clients. Real life examples, case studies, and key points are used throughout the course to underscore the important coverages, exclusions, and limitations of the PAP.

Textbook (216 pgs.) \$49 **CE**

Online \$39 **CE**

Securities

Build Your Knowledge and Your Business

Dearborn has more than 60 courses designed specifically with the securities representative and principal in mind. Our firm element and professional development courses will help you stay up to date on the latest market trends, meet regulatory requirements, and enhance your position in the marketplace.

Our courses cover the entire learning cycle of your learner's career—from new recruit to mid-level producer to advanced management. You can create a customized program that focuses on specific compliance issues or products, or you can supplement an existing program with a smaller suite of courses or curriculum components. Topics include mutual funds, equity and debt products, derivatives, market conduct, compliance, supervision, communications, investment advisory services, and brokerage markets and services.

- › Courses are available in basic, intermediate, and advanced skill levels.
- › Easy-to-understand courses include case studies, real-life applications, and learning reinforcement tools.
- › Courses are designed for individuals new to securities, corporate employees, and experienced professionals.
- › Courses are available in multiple learning formats (online and print).



Securities

Product Training

Mutual Funds

New!

Hedge Funds and Fund of Funds

Skill Level: Intermediate

Over the past 50 years, hedge funds have become attractive investments for more investors, especially in market downturns. In an effort to make hedge funds attainable investments for a broader spectrum of investors, funds of hedge funds were developed in recent years. As a result of the recent involvement of a few hedge funds in market timing and late trading scandals, representatives and their supervisors should be knowledgeable about this type of investment and the disclosures required.

Online \$29

Mutual Funds FAQs

Skill Level: Basic

Whether new or experienced in mutual fund investing, clients frequently have questions regarding the proper use, appropriate investment allocation, and costs and tax consequences of fund ownership. This course is presented in a concise question-and-answer format that was derived from a survey of financial services professionals regarding the questions their customers ask most frequently about mutual funds.

Online \$29

Taxation of Mutual Funds

Skill Level: Intermediate

The benefits of mutual fund ownership are realized through dividend income and capital gains received through distributions or sales. This course addresses the four types of distributions mutual funds make to their shareholders; how such distributions are reported and taxed to investors, and how gains realized from the sale, exchange, or redemption of mutual fund shares are taxed.

Online \$29

Debt Products

Basics of Bonds

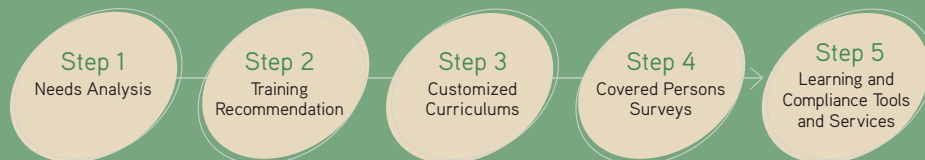
Skill Level: Basic

Fixed-income securities offer investors both income and capital gain opportunities. This course provides an introduction to fixed income instruments through defining features of government, municipal, and corporate debt. Trading characteristics, such as the inverse relationship between interest rates and secondary market pricing, are also discussed in detail.

Online \$29

Dearborn Firm Element Solutions

Quality courses and services simplify compliance and minimize risk.



Partner with Dearborn to get a top-quality, easy-to-administer firm element program. We design programs tailored to your organization's unique needs.

Get started today! Call 800-824-8742 for more information.

CE Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.

Equity Products

Basics of Equity Instruments

Skill Level: Basic

Equity instruments offer investors unique rights, risks, and rewards. The characteristics of common stock, preferred stock, ADRs, rights, and warrants are discussed in this course along with primary and secondary market trading and associated risks and rewards.

Online \$29

Derivatives

Basics of Covered Call Writing

Skill Level: Intermediate

Writing call options covered by underlying portfolio positions provides investors with conservative income-generating and portfolio hedging techniques. This course explores the strategies, risks, and rewards of covered call writing and the use of both in and out-of-the money calls to generate income and capital gains. Case studies are included to illustrate these strategies and techniques.

Online \$29

Variable Products

Annuities Today

See page 29 for details.

Managing Variable Life Insurance Products

See page 30 for details.

Variable Annuity FAQs

See page 31 for details.

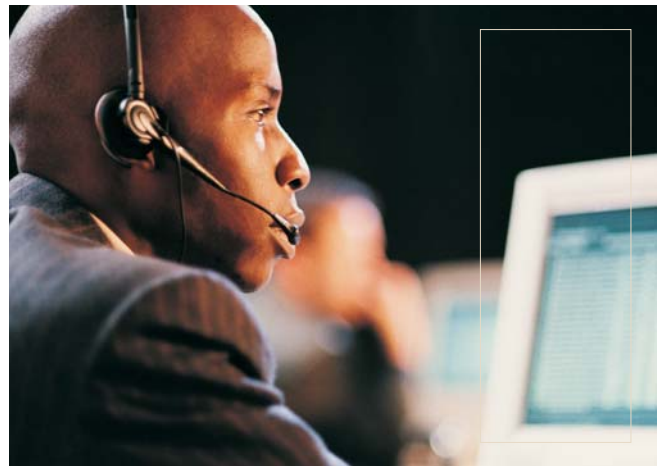
Market Conduct

1035 Exchanges

Skill Level: Intermediate

Approximately one-third of all variable annuity sales and a substantial number of new variable life contracts currently involve the exchange or replacement of an existing contract. Because many of the replacement transactions have resulted in customer complaints and arbitrations, regulators are closely scrutinizing such transactions. This course examines compliance issues relevant to such exchanges and outlines procedures to assure compliance with suitability standards.

Online \$29



Securities

Business Practices

Churning and Excessive Trading

Skill Level: Intermediate

Excessive trading is an illegal activity that arises when a stock-broker executes trades in an account at such a volume, rate, or frequency that the transactions are designed to maximize commission income. Churning and unauthorized trades are the most common NASD™ Conduct Rule violations and this course improves understanding of these violations and decreases the likelihood of engaging in these practices using case studies as a study aid.

Online \$29

Outside Business Activities and Selling Away

Skill Level: Basic

In recent years, the topics of outside business activities and private securities transactions have received much attention in the securities industry. Numerous disciplinary actions have been brought against associated persons and their firms for failing to comply with rules governing outside business activities. This course discusses NASD Rules 3030 and 3040 and details the definition and requirements for engaging in business activities away from the firm as well as private securities transactions and selling away.

Online \$29

Recommending Mutual Funds

Skill Level: Intermediate

Because customers are increasingly interested in making mutual funds part of their investment portfolios, representatives must educate them on the characteristics and suitability of these investments. This course defines mutual fund shares and describes their basic features. It further discusses differing fund objectives and explains how to use mutual funds to achieve investor goals.

Textbook (41 pgs.) \$49 **CE**

Online \$29

Sarbanes-Oxley Act of 2002

Skill Level: Intermediate

The Sarbanes-Oxley Act was enacted in response to recent high-profile corporate and accounting scandals. The act expands the oversight of the Securities and Exchange Commission (SEC) to include not only 14,000 publicly traded companies, but their accountants, lawyers, and boards of directors as well. This course discusses the scope of the act, critical provisions that are required knowledge for all financial industry practitioners, and criminal and civil penalties for noncompliance.

Online \$29

Soft Dollars, Directed Brokerage, and Personal Trading

Skill Level: Intermediate

This firm element course will update you on information including soft dollar arrangements, Section 28(e) of the Securities Exchange Act of 1934, use of soft dollar research and brokerage services, mixed-use products and services, and soft dollar compliance issues. Other topics covered include directed brokerage and principles of conduct for directed brokerage, personal trading practices, conduct for broker/dealers and investment managers, and investment company practices required for implementation in 2000.

Online \$29

New!

Mutual Fund Sales Practices

Skill Level: Intermediate

The SEC and NASD™ continue to place great emphasis on mutual fund suitability, sales charge, and breakpoint issues. This course alerts representatives and supervisors to current issues, regulatory actions, and best practice recommendations. Additionally, it focuses on disclosure requirements and recent regulatory initiatives that affect the sale of mutual funds. Tips for assuring the implementation of compliant sales practices are provided through case studies and examples.

Online \$29



Ethics and Suitability

New!

Ethics and Fiduciary Responsibility

Skill Level: Intermediate

Investment professionals are in a position of trust. As a result, they often have a fiduciary duty to clients and prospects, as well as professional and ethical responsibilities to their employers and the investing public. The investment industry has developed ethical standards and practices designed to ensure that investment professionals comply with the demands and responsibilities of this position of trust. This course outlines the various standards of fiduciary duty that apply to the investment industry and the practices that ensure compliance with these standards.

Online \$29

Mutual Fund Suitability

Skill Level: Intermediate

Because mutual funds have surged in popularity and are the most commonly used vehicle for the average American to own stocks and other securities, regulatory attention to mutual fund suitability issues has increased greatly. Investor needs and objectives must be assessed to determine appropriate mutual fund investment strategies. This course addresses mutual fund suitability and identifies investment risks, portfolio allocations, and sales charge options of various mutual fund alternatives.

Online \$29

Mutual Funds: A Case Study in Suitability and Ethics

Skill Level: Intermediate

There are numerous gray areas within the securities business that arise from temptations, complexities, and unexpected twists and turns of the markets. This course addresses these dilemmas through a case study that focuses on complaints against an experienced registered representative engaged in typical mutual fund transactions.

Online \$29 **CE**

CE Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.

New!

General Ethics for the Securities Professional

Skill Level: Basic

In many news reports today, the securities industry is receiving negative publicity as a result of bad professional judgment or poor ethical conduct on the part of a few individuals. Unfortunately, little attention is paid to representatives who perform their daily sales and service tasks in a thoughtful, fair, and ethical manner. The purpose of this course is to provide the foundation of knowledge and understanding necessary to function ethically as a representative.

Online \$29

Suitability for Annuities

See page 30 for details.

Suitability for the Institutional Market

Skill Level: Basic

Until recently, institutional investors (because of their presumed sophistication) were not provided the protection afforded to retail customers. In the mid-90s, the NASD™ implemented IM-2310-3, which addresses reasonable basis suitability and customer-specific suitability as applied to institutional investors. This course reviews these rules and associated compliance considerations, citing several cases and situations.

Online \$29

Suitability for the Securities Professional

Skill Level: Basic

Suitability for the Securities Professional presents regulatory standards for making suitable recommendations. It provides guidance on obtaining customer information and educating customers about the risk and reward attributes of investments.

Textbook (40 pgs.) \$29

Online \$29

Suitability for Traditional Life and UL Insurance

See page 30 for details.

Securities

Business Practices (continued)

New!

Variable Annuity Suitability Issues

Skill Level: Intermediate

Abusive sales practices in variable annuity transactions have resulted in heightened regulatory scrutiny, especially with regard to suitability. Through examples and case studies, this course examines suitability issues regarding surrender charges, 1035 exchanges and fees, and other charges. The cases will also focus on the variable annuity's appropriateness for seniors, inclusion within qualified accounts, and bonuses and other product features.

Online \$29

Compliance

Anti-Money Laundering Fundamentals

See page 34 for details.

New!

Anti-Money Laundering Fundamentals for the Life Insurance Industry

See page 34 for details.

New!

Anti-Money Laundering Best Practices for Mutual Funds

Skill Level: Intermediate

Mutual funds are faced with specific areas of risk in guarding against money laundering. This course identifies high-risk areas and recommends compliance practices to aid establishing a sound anti-money laundering program. Critical SRO, SEC, and US Treasury regulations are also reviewed.

Online \$29

Anti-Money Laundering Provisions for Broker/Dealers

Skill Level: Intermediate

The USA PATRIOT Act, US Criminal Code, US Treasury, and FinCEN requirements are all reviewed in this course, which provides a comprehensive summary of the various regulations that affect broker/dealers in establishing effective anti-money laundering (AML) programs. This course is an excellent choice for satisfying organization-wide AML training requirements.

Online \$29

Branch Office Audits

Skill Level: Intermediate

NASD™ Rule 3010 deals with the supervision of a broker/dealer's associated persons and requires every member firm to establish and maintain a supervisory system that should be reasonably designed to achieve compliance with securities industry rules. This course identifies critical areas of regulatory attention in recent NASD branch office audits and it suggests proactive measures and procedures to ensure favorable audit results.

Online \$29


New!

Customer Identification and Verification Procedures

Skill Level: Intermediate

This course is designed to provide analysis of requirements for compliance with Section 326 of the USA PATRIOT Act as finalized in July 2003. This course specifically addresses provisions that pertain to broker/dealers and is an excellent and timely training component for all persons subject to a firm's anti-money laundering (AML) training program. Topics include critical steps in the customer verification process, acceptable means of verifying customer identity, checking of government lists, notice requirements to current and prospective customers, record and maintenance requirements associated with the implementation of a firm's CIP, and case studies identifying recent customer verification issues.

Online \$29

 Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.

The Bank Secrecy Act and Anti-Money Laundering

Skill Level: Basic

Securities professionals must be familiar with money laundering activity and regulation. This course covers topics such as federal money laundering legislation (Bank Secrecy Act, Annunzio-Wiley Act), Office of Foreign Assets Control (OFAC) regulations, Know Your Customer (KYC) program parameters, report filing, and broker/dealer anti-money laundering programs.

Online \$29

Supervision

General Supervision for Small Brokerage Offices

Skill Level: Intermediate

This course addresses common compliance and supervisory concerns for non-OSJ branch offices. The course offers summaries of supervisory practices for the small broker/dealer. Relevant issues such as recordkeeping, advertising, and supervisory policies and procedures are discussed.

Online \$29

Regulatory Update for Supervisors

Skill Level: Intermediate

This course provides an overview of a number of key regulatory issues and recommends supervisory procedures and best practices to ensure compliance within firms. Issues addressed include mutual fund sales practice violations, public communications rules, customer identification procedures, and books and records rule amendments. This course provides pertinent materials for all supervisory personnel in NASD™ member firms.

Online \$29

New!

Supervising Registered Representatives: Ensuring Suitability

Skill Level: Intermediate

Supervising representatives is a multi-faceted job. A critical responsibility is ensuring that representatives offer appropriate recommendations that will fulfill client objectives. This course is designed to provide the supervisor with a fundamental understanding of suitability and offer best practices in assuring suitable transactions.

Online \$29

Supervision Issues for Limited Securities Representatives

Skill Level: Intermediate

The supervision of representatives who sell mutual funds and variable products involves unique issues that have recently become the focus of a number of regulatory alerts and enforcement sweeps. Designed especially for supervisors of Series 6 representatives, this course identifies mutual fund and variable product supervisory concerns of the NASD™ and SEC.

Online \$29

Coming Soon!

Red Flags in Opening Customer Accounts

Skill Level: Intermediate

Most supervisors would agree that opening new accounts is important to the successful operation of the branch. As supervisors encourage their representatives to open new accounts, they must also control the business risks associated with this core business activity. By diligently focusing on red flags that signal high risk, supervisors can be assured that their review is both thorough and effective. This course will also assist supervisors with avoiding errors of omission in the new account approval process.

Online \$TBD

This is the first course in a new series specifically for supervisors and managers targeted to assist them with identifying red flags while supervising branch operations. Other titles in the series will focus on reviewing public communications, sales practices, regulatory notifications, and proper disclosures.

Securities

Business Practices (continued)

Communications

New!

Compliance in Public Communications

Skill Level: Intermediate

A representative can face serious financial penalties and suspension from the business for using misleading public communications whether deliberately or inadvertently. In this course, supervisors and representatives will learn how to differentiate types of communications and comply with the rules for all types of communications with the public.

Online \$39

Dynamics of Customer Complaints

Skill Level: Intermediate

Five thousand customers file complaints with the NASD™ annually; the process of supervising and reporting complaints is reviewed in this course. The most common types of customer complaints are identified, and mediation and arbitration processes for complaint settlement are described.

Online \$29

Coming Soon!

Research Rules and Regulations

Skill Level: Intermediate

Recent industry events have placed great scrutiny on securities industry research and purported conflicts of interest. Numerous new SEC, NASD, and NYSE rules and regulations have been added to existing regulation to assure that the investing public receives untainted and accurate information in making investment decisions. This course reviews new regulations and examines, through case study presentation, critical research guidelines. Key areas that are addressed include provisions of NASD rule 2711, new NASD rules 1050 and 1120, recent amendments to existing regulation, and impact of Sarbanes-Oxley on research regulations.

Online \$TBD

The Language of Investing

Skill Level: Basic

This course provides a broad overview of some of the most common financial terms and defines instruments including equity, debt, and variable and pooled investment products and explains their related risks and rewards for the individual investor.

Online \$29

Investment Advisory Services and Financial Planning

Analyzing Business Financial Statements

See page 42 for details.

Asset Allocation in Variable Annuities

See page 35 for details.

Basics of Asset Allocation

See page 35 for details.

Basics of Estate Planning

See page 38 for details.

Building Client Wealth

See page 35 for details.

Determining Retirement Income Needs

See page 41 for details.

Distribution Planning: Premature Distributions

See page 39 for details.

Distribution Planning: Required Distributions

See page 40 for details.

Financial Challenges Facing Retirees

See page 41 for details.

ILITS and Estate Planning

See page 38 for details.

Introduction to Trusts: Case Studies

See page 38 for details.

Investing Retirement Assets

See page 41 for details.

CE Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.

Mutual Fund Asset Allocation

Skill Level: Basic

In recent years, investors have committed record amounts of money to mutual fund investments either through 401(k) retirement programs or in taxable accounts. This course discusses the difference between asset allocation and diversification, applies asset allocation principals to assist customers in developing an asset allocation plan, and provides appropriate questions to ask customers when preparing an asset allocation plan.

Online \$29

Preserving Client Assets

See page 36 for details.

Retirement Income Strategies

See page 41 for details.

Retirement Plan Types

See page 40 for details.

Risk and Return

See page 36 for details.

Section 529 Plans

See page 36 for details.

SEPS and SIMPLE Plans

See page 40 for details.

Survivorship Life Insurance in Estate Planning

See page 39 for details.

Taxation of Life Insurance and Annuities

See page 31 for details.

Turbulent Markets: Understanding and Withstanding Market Risks

Skill Level: Intermediate

This course helps financial services professionals prepare clients for the inevitable turbulence in the market and provides techniques for dealing with a market turndown. It discusses suitability, risk disclosure, asset allocation, and portfolio balancing. This is a self-study course designed for NASD™ firm element CE training; it can also be used for insurance CE training.

Online \$29

Coming Soon!

Financial Analysis Fundamentals

Skill Level: Basic

No single analytical approach makes sense in every circumstance. Further, many analysts combine several philosophies and tools as they guide their clients to investment decision making. This course is intended to provide an overview of approaches to analyzing investments. It is intended as a means for representatives to compare various analytical tools and identify the ones that they will find most helpful in better serving their clients.

Online \$TBD



Understanding Client Needs

See page 36 for details.

Using Life Insurance to Replace Gifted Assets

See page 37 for details.

Variable Contracts: Case Studies

See page 31 for details.

Securities Markets and Applications

Brokerage Markets and Services

Basics of Margin Accounts

Skill Level: Intermediate

Buying on margin is a common practice in the securities industry. Long, short, and combined margin accounts are discussed in this practical course that details the margin accounting process and Regulation T and SRO minimum requirements (as applied to margin accounts) are explained in detail.

Online \$29

Private Placements

Skill Level: Intermediate

Private placements involve issues of unregistered securities that are not offered to the general public and special practices apply because of the unique circumstances under which these securities are sold. This course discusses the different types of offerings available under Regulation D, the definition of an accredited investor, the solicitation and suitability rules relating to private placements, and the rules surrounding the sale of unregistered shares under Rule 144.

Online \$29

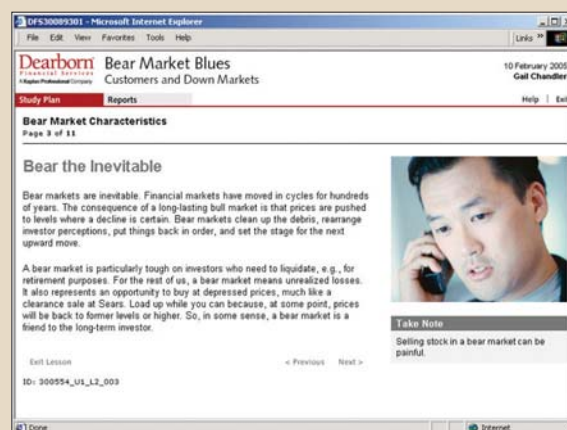


Bear Market Blues: Customers and Down Markets

Skill Level: Intermediate

Bear markets are a sobering reminder of the cyclical nature of investing. Should an investor stay the course, continue to invest, or re-evaluate goals and strategy? This course attempts to explain bear markets and their impact on customer accounts. It reviews the definition of a bear market and offers tips on how to explain down markets and bear market investment philosophies to customers.

Online \$29



CE Approved for continuing education credit. Visit www.dearborn.com to verify your state requirements.

Exam, grading, and certification are included with the price of the course. See page 94 for details.

All prices and course offerings are subject to change.



Professional Development and Designation Programs

Build Employee Skills and Your Business

Creating a high-performance, high-values organization is one of the keys to building lifetime customer relationships. Dearborn offers a comprehensive professional development library that includes business-skills enhancement courses, financial planning, and wealth management designation programs, as well as personalized exam preparation for key industry designations. These programs empower your employees to acquire and retain customers, expand current portfolios, increase their expertise, and build assets under management.

CFP Board-Registered Programs¹

Prepare for the CFP® Certification Examination with Our Team of Experts

Ken Zahn, CFP®, has teamed with Dearborn and Kaplan University to offer a variety of options to prepare for the CFP® Certification Examination. Corporate and individual programs are available.

A professional designation is not only a smart way to distinguish yourself in the crowded financial services marketplace, it's often needed to satisfy today's astute investor. Through Kaplan University, Dearborn partners with a number of well-known organizations to provide training for highly coveted designations and certificates. By choosing Kaplan University's designation and certificate programs offered through Dearborn, you can enhance your credentials, expand your earning potential, and position yourself as a leading expert.

- › Build credibility and client trust.
- › Attract more clients and offer them a wider range of financial professional services.
- › Increase assets under management.



CFP Board-Registered Programs

Select the program that best suits your schedule and learning style!

Accelerated Certificate in Financial Planning

This accelerated program prepares you to pass the CFP® Certification Examination in just nine months and includes a highly effective instructional methodology that blends self-study and classroom instruction for a superior learning experience. This exciting new offering puts learners on the fast track to completing Kaplan's CFP Board-Registered program, which is a prerequisite for CFP® certification.

The program lasts nine months and is divided into six classroom sessions (modules). There are approximately six weeks of pre-study required before each class. Each of the six class modules lasts approximately four days.

Program Curriculum and Study Time

Accelerated Courses	Pre-study	Classroom
FP101 Fundamentals of Personal Financial Planning	60 hours	30 hours
FP102 Insurance and Employee Benefits	80 hours	40 hours
FP103 Investment Planning	80 hours	40 hours
FP104 Income Tax Planning	80 hours	40 hours
FP105 Planning for Retirement	80 hours	40 hours
FP106 Estate Planning	80 hours	40 hours

Online Certificate in Financial Planning

This self-paced online program is available to you 24 hours a day, seven days a week and prepares you to pass the CFP® Certification Examination at your own pace. Students may complete their training while continuing to meet personal and professional obligations. All quizzes and exams are taken online (there is no requirement to attend proctored testing centers) and students complete the program in just 12 to 18 months on average.

The program consists of six online courses, each with 10 lessons. There is one quiz per lesson and an online final exam at the end of each course. Course modules contain case-oriented examinations, web-based field trips, and opportunities for progressive assessments through exams and other types of exercises. The program also includes a simulation of the CFP® Certification Examination.

Review Course Options²

Guarantee your success with our review course options.

To further prepare for the CFP® Certification Examination, we recommend that examinees enroll in a review course. We offer both a live classroom option and a self-paced online option. Select the course that best compliments your learning style.

Live Review Course

This exam preparation course is an intensive program consisting of five days of classroom instruction, pre-study materials, classroom notebook, and access to Kaplan University's online simulation of the CFP® Certification Examination.

The pre-course study materials will take 100 to 120 hours to complete. The materials include building blocks to case studies and begin with basic cases that continue to grow in length and intensity. The classroom instruction provides learners with a comprehensive review of the CFP Board's 101 exam topics, an online simulation of the CFP® Certification Examination, hundreds of practice questions, and study tips. The Ken Zahn instruction centers on application, analysis, and case evaluation. Our review course is well worth the commitment of time and effort.



CFP Board-Registered Programs (continued)

Review Course Options (continued)

Online Review Course

This course includes online access to Kaplan University's Online Review and an online simulation of the CFP® Certification Examination. This course is specifically designed for individuals who wish to prepare for the CFP® Certification Examination. It is ideal for students who have completed the Kaplan University Online Certificate in Financial Planning or the Accelerated Certificate in Financial Planning, and provides an exhaustive review of the concepts covered in the six-course program. The course proceeds sequentially through the topics listed by the CFP Board, beginning with a detailed outline of each topic to highlight key aspects of the material and concluding with review questions that help the learner assess their mastery of each topic. The course also includes a 300-item simulation that can be used by prospective CFP® certificants to prepare for the actual CFP® Certification Examination.

\$595 per student

The lessons include:

1. Introduction to Certificate in Financial Planning Review Course and CFP® Certification Examination
2. Section 1: Fundamentals of Personal Financial Planning
3. Section 2: Insurance and Employee Benefits
4. Section 3: Investment Planning
5. Section 4: Income Tax Planning
6. Section 5: Planning for Retirement
7. Section 6: Estate Planning

Save money by selecting the combination five-day Live Review Course and the Kaplan University Online Review course.

Ken Zahn, CFP®

- › Renowned financial planning educator and CFP® Certification Examination review expert
- › 20-year history of teaching CFP Board-Registered Programs
- › Facilitator of CFP® Certification Examination Live Review Courses since February 1995. This is a total of over 28 exam cycles!

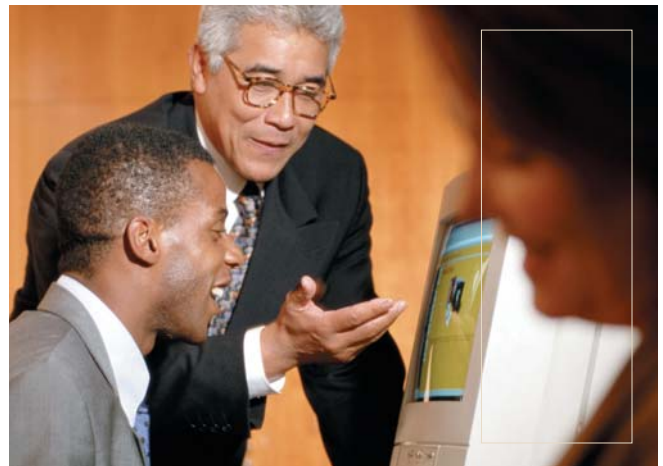
Transfer Credit

Learners may apply for a maximum of two transfer courses subject to review and approval by the Kaplan University Program Director.

Continuing Education

Continuing education (CE) credit can be granted for attendance in the classroom instruction and is subject to state approval.

For more information on our options to help you prepare for the CFP® Certification Examination, call 1-888-694-3568 today!



¹ Certified Financial Planner Board of Standards Inc. owns the marks CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP®, which it awards to individuals who successfully complete initial and ongoing certification requirements.

Kaplan University does not certify individuals to use the CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP® certification marks. CFP certification is granted only by Certified Financial Planner Board of Standards Inc. to those persons who, in addition to completing an educational requirement such as this CFP Board-Registered Program, have met its ethics, experience, and examination requirements.

² Dearborn Financial Services and Kaplan University are a review course provider for the CFP® Certification Examination administered by Certified Financial Planner Board of Standards Inc. CFP Board does not endorse any review course or receive financial remuneration from review course providers.

Wealth Management Learning Solutions

Creating a Wealth Management Culture at Every Level

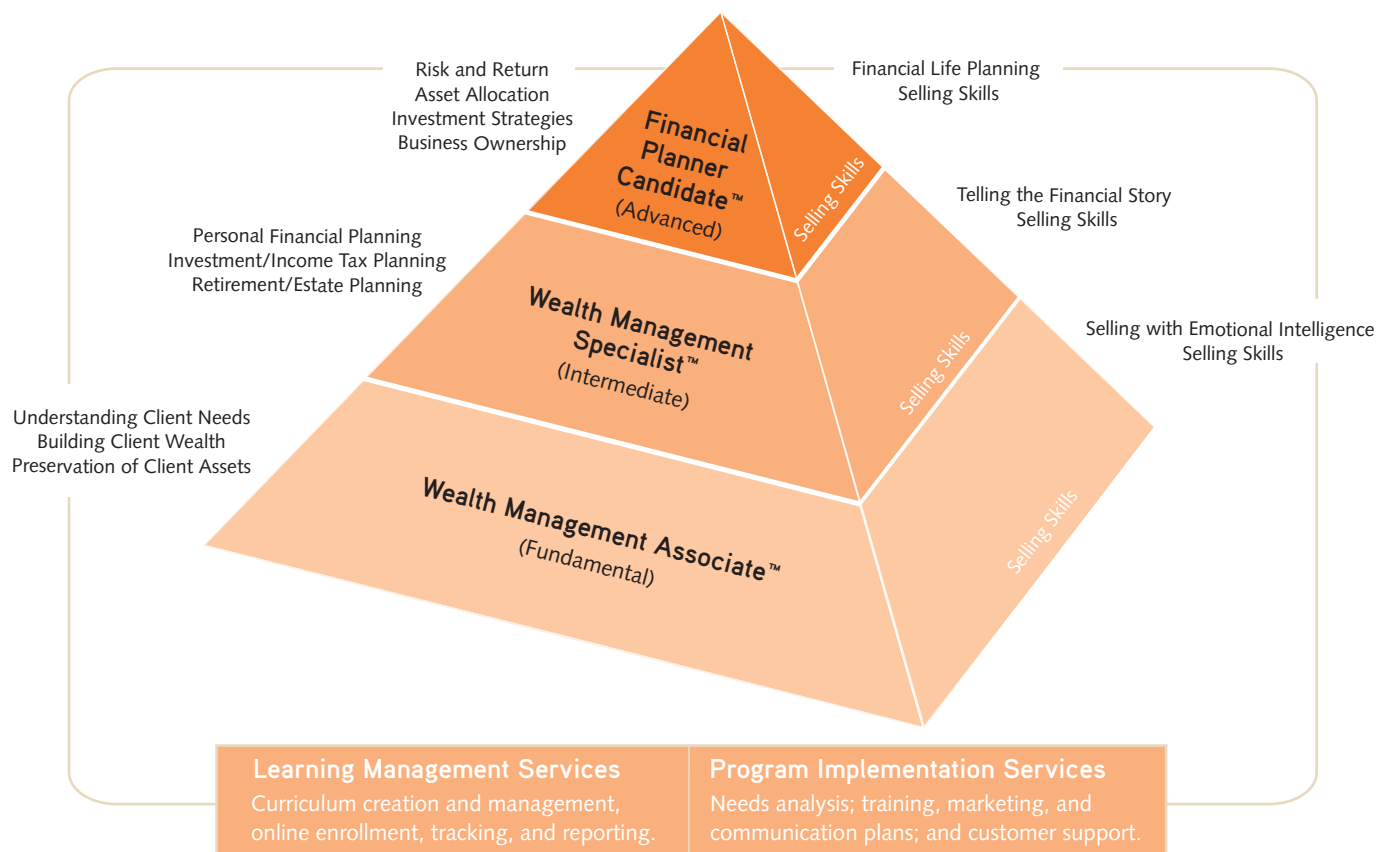
Dearborn and Kaplan University's solution integrates skill-based curriculums with learning management and program services to offer a single source for wealth management learning.

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. We offer wealth management curriculum options for learners at all skill levels, live selling skills classes that teach how to apply the concepts in real life situations, and learning management and program implementation services. Offer your employees an excellent career path while creating a wealth management culture at every level.

- › Leading content, faculty, and instructors.
- › Offered in partnership with Kaplan University, an accredited educational institution.
- › Blended programs offer a superior learning experience.
- › Excellent student support to help students focus on their learning goals.
- › Continuing education credits.
- › Quick return on your investment.



Wealth Management Learning Solutions



Differentiate your organization by building a wealth management culture at every level. Grow your clients' wealth and your assets under management with Wealth Management Learning Solutions. We support your organization every step of the way in order to maximize your success.

Wealth Management Learning Solutions has been designed with three different levels of learners in mind. There is an introductory, intermediate, and advanced learner program.

The introductory level of our wealth management learning solutions program is the Wealth Management Associate™, which focuses on determining basic client needs, understanding financial products, and applying techniques to build and preserve assets. The optional selling skills class designed to reinforce these concepts is called *Selling with Emotional Intelligence*.

The intermediate level of the program is the Wealth Management Specialist™, which focuses on personal financial planning, investment and income tax planning, and retirement/estate planning. The optional selling skills class to support this level is called *Telling the Financial Story*.

The advanced level of the program is the Financial Planner Candidate™, which focuses on risk and return, asset allocation, investment strategies, and business ownership. *Financial Life Planning* is the selling skills class that reinforces the ideas and principles in a live, interactive setting.

Introductory Level

Wealth Management Associate™

This unique program incorporates online courses with an optional live selling skills class and is designed for entry-level or less experienced associates who will benefit from a broad understanding of wealth management products, concepts, and applications.

Implementing the Wealth Management Associate program will help your organization:

- › build a customer-focused support staff with basic wealth management knowledge and skills;
- › increase the quality and quantity of sales leads and referrals; and
- › create a wealth management culture.

Curriculum Overview

This blended program consists of five online courses and an optional beginner-level selling skills class, and is designed to provide introductory level coverage of financial planning concepts and selling skills techniques.

Intermediate Level

Wealth Management Specialist™

This innovative program incorporates an online course with an optional live selling skills class and is an ideal stepping stone to the prestigious CFP® certification. It focuses on helping financial advisors and support staff build a strong foundation in the fundamentals of wealth accumulation and management for high net worth individuals.

Implementing the Wealth Management Specialist program will help your organization:

- › build the knowledge and skills to better serve your client's full range of financial needs;
- › increase cross-selling and upselling; and
- › save time and money with a highly focused three-month program.

Curriculum Overview

This robust program is comprised of one online course with 10 lessons and an intermediate level selling skills class. The curriculum provides learners with a substantial overview of the most critical concepts in financial planning and wealth management through an interactive, application-oriented learning program.

Advanced Level

Financial Planner Candidate™

For those individuals interested in achieving the pinnacle of wealth management expertise, Dearborn offers the Financial Planner Candidate program through Kaplan University. This program incorporates Kaplan's Board-Registered program, an optional advanced selling skills class, and a leading exam preparation class to prepare individuals to sit for and pass the prestigious CFP® Certification Examination.

This advanced program is offered in two different formats. Depending upon your learning style, choose from our nine-month accelerated program that blends self-study and classroom learning, or the self-paced program delivered in an online format that takes approximately 12–18 months to complete.

Implementing our Financial Planner Candidate program will help your organization:

- › expand current client portfolios;
- › acquire and retain clients for life;
- › increase sales activity levels; and
- › build assets under management.

Curriculum Overview

This comprehensive program is comprised of six courses and two optional classroom components: the Live Review Course, and the advanced selling skills course *Financial Life Planning*.

Wealth Management Learning Solutions (continued)

Wealth Management Program Services

The wealth management offering is supported by web-based learning management and program implementation services that help ensure a hassle-free and efficient program administration.

Learning Management Services

The Learning Management Services enable organizations to streamline the implementation and management of numerous components: curriculum creation and management, program administration, and tracking and reporting. It is all online so you can readily access data and reports anytime, anywhere.

Program Implementation Services

As part of your program, our team of experts will work with you and your staff to define program success factors. Integrating these factors and associated criteria will help your organization measure and manage the return you are getting from your learning investment.

Tuition

Corporate and individual programs are available. Call 1-800-824-8742 today.

Differentiate your organization by developing enterprise-wide proficiency that yields superior customer experience and life-long customer relationships. Dearborn and Kaplan University's Wealth Management Learning Solution is the ideal program for boosting technical knowledge and performance expertise in this critical business initiative.

Partner with Dearborn today to implement your Wealth Management Learning Solution for bottom-line results. Drive ROI with learning solutions that help you meet the needs of today's demanding customers.



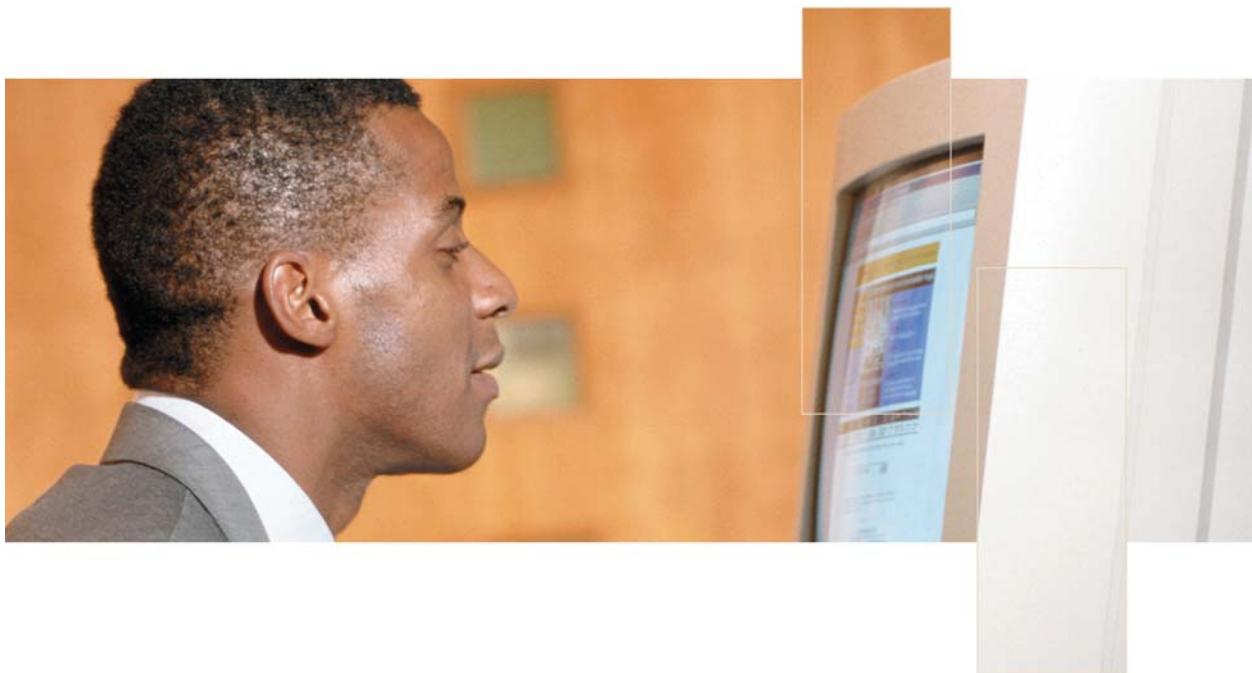
Insurance Achievement

Quality Insurance Designation Programs from a Trusted Provider

Insurance Achievement provides quality study materials for many of the most popular insurance designation programs. All study materials are designed with the goal of mastering the required subject matter so that candidates pass their exams on the first attempt.

In July 2004, Kaplan Professional acquired Insurance Achievement, a nationally recognized provider of self-study professional designation programs for the financial services industry. Insurance Achievement was founded in 1969 and provides learning programs to individuals working towards professional designations—specifically: ChFC®, CLU®, CASL™, RHU®, REBC®, CFP® Certification, CPCU®, ARM® and AIC®. The acquisition enables Dearborn to augment its professional designation offering portfolio and target customers looking for those designation programs.

- › Personalized strategies are available to every candidate.
- › Courses include a variety of formats to enhance the learning experience.
- › Personal counselors are available to assist candidates in earning their designations.
- › Exclusive warranty allows unsuccessful candidates to receive updated materials at no cost.



Insurance Achievement
A Dearborn Company

For more information, call 800-258-2432 or visit www.insuranceachievement.com

Insurance Achievement

Chartered Financial Consultant™ (ChFC®)

What is the ChFC® designation?

The ChFC® program focuses on the comprehensive financial planning process as an organized way to collect and analyze information on a client's total financial situation; to identify and establish specific financial goals; and to formulate, implement, and monitor a comprehensive plan to achieve those goals.

ChFC® Study Requirements

To earn the ChFC® designation, you must complete eight courses—six required and two electives. The ChFC® requirements listed below reflect the revised ChFC® curriculum beginning March 1, 2005. You must meet experience requirements and ethical standards. Three years of business experience immediately preceding the date of use of the designation are required. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. When using formal education as qualifying experience, the remaining two years must immediately precede the date of the award.

ChFC® Curriculum

Six required courses:

- 300 – Financial Planning: Process and Environment**
- 311 – Fundamentals of Insurance Planning**
- 321 – Income Taxation
- 326 – Planning for Retirement Needs
- 328 – Investments
- 330 – Fundamentals of Estate Planning

Choose two electives:

- 322 – The Financial System in the Economy
- 332 – Financial Planning Applications*
- 334 – Estate Planning Applications*
- 336 – Financial Decision-Making at Retirement*

* Dearborn/Insurance Achievement recommends these courses.

** Beginning March 1, 2005, 300 and 311 will replace 318, Insurance and Financial Planning. Candidates may register for 318 through February 28, 2005, and must take the exam by June 30, 2005.

ChFC® Materials Package

Each ChFC® study materials package includes a Fast Track Course Guide with daily learning strategy, audio CDs, flashcards, and practice exam questions on CD-ROM.

ChFC® National Exam

ChFC® national exams are given throughout the year at local testing centers by The American College. Exam fees will apply. Each ChFC® exam is a two-hour, 100-objective question, computer administered exam. 332 is a 50-objective question exam. Your results will be provided immediately upon the completion of your national exam. Contact The American College at 888-263-7265 or www.amercoll.edu for more information.

“ChFC... CLU... I took all thirteen courses with Insurance Achievement and the excellent support from your staff made my study more enjoyable and more effective. Thanks for all you have done for me!”

—Stephen W. Davis, ChFC®, CLU®
Newark, NJ

Chartered Life Underwriter™ (CLU®)

What is the CLU® designation?

The CLU® designation is the professional credential for persons involved in the protection, accumulation, preservation, and distribution of the economic values of human life.

CLU® Study Requirements

To earn the CLU® designation, you must complete eight courses—five required and three electives. The CLU® requirements listed below reflect the revised CLU® curriculum beginning March 1, 2005. You must meet experience requirements and ethical standards. Three years of business experience immediately preceding the date of use of the designation are required. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. When using formal education as qualifying experience, the remaining two years must immediately precede the date of the award.

Chartered Life Underwriter™ (CLU®), (continued)

CLU® Curriculum

Five required courses:

- 311 – Fundamentals of Insurance Planning**
- 323 – Individual Life Insurance
- 324 – Life Insurance Law
- 331 – Planning for Business Owners and Professionals
- 330 – Fundamentals of Estate Planning

Choose three electives:

- 300 – Financial Planning: Process and Environment**
- 313 – Individual Health Insurance
- 321 – Income Taxation*
- 325 – Group Benefits
- 326 – Planning for Retirement Needs*
- 328 – Investments*
- 334 – Estate Planning Applications

* Dearborn/Insurance Achievement recommends these courses.

** Beginning March 1, 2005, 300 and 311 will replace 318, Insurance and Financial Planning. Candidates may register for 318 through February 28, 2005, and must take exams by June 30, 2005.

CLU® Materials Package

Each CLU® study materials package includes a Fast Track Course Guide with daily learning strategy, audio CDs, flashcards, and practice exam questions on CD-ROM.

CLU® National Exam

CLU® national exams are given throughout the year at local testing centers by The American College. Exam fees will apply. Each CLU® exam is a two-hour, 100-objective question, computer administered exam. Your results will be provided immediately upon the completion of your national exam. Contact The American College at 888-263-7265 or www.amercoll.edu for more information.

“Insurance Achievement helped me organize my time in an efficient manner to study and pass my CLU® courses.”

—Robert S. Marlowe, Jr., CLU®, FICF
Bloomington, IL

Chartered Advisor for Senior Living™ (CASL™)

What is the CASL™ designation?

The purpose of the CASL™ designation is to provide financial planners with the understanding and knowledge that will help them effectively meet the needs of retired clients and clients planning for retirement.

CASL™ Study Requirements

To earn the CASL™ designation, you must complete five required courses. Learners must meet experience requirements and ethical standards. Three years of business experience immediately preceding the date of use of the designation are required. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. When using formal education as qualifying experience, the remaining two years must immediately precede the date of the award.

CASL™ Curriculum

Five required courses:

- 328 – Investments
- 330 – Fundamentals of Estate Planning
- 350 – Understanding the Older Client
- 351 – Health and Long-Term Care Financing
- 352 – Financial Decisions for Retirement

CASL™ Materials Package

Each CASL™ study materials package includes a Fast Track Course Guide with daily learning strategy, audio CDs, flashcards, and practice exam questions on CD-ROM.

CASL™ National Exam

CASL™ national exams are given throughout the year at local testing centers by The American College. Exam fees will apply. Each CASL™ exam is a two-hour, 100-objective question, computer administered exam. Your results will be provided immediately upon the completion of your national exam. Contact The American College at 888-263-7265 or www.amercoll.edu for more information.

“Does Insurance Achievement work? Yes! I’ve completed ChFC®, CLU®, RHU®, and CASL™—a total of 17 courses through Insurance Achievement! You learn the material and you retain that material.”

—Robert J. Pagel, ChFC®, CLU®, RHU®, CASL™
Minneapolis, MN

Insurance Achievement (continued)

Registered Employee Benefits Specialist™ (REBC®)

What is the REBC® designation?

The REBC® designation signifies that an individual working in the employee benefits field has successfully completed a comprehensive five-course program. The number of electives provides an opportunity for individuals to specialize within the broader employee benefits field. The designation is especially suitable for professionals who are selling or servicing the group insurance, health insurance, retirement planning, and incentive compensation markets.

REBC® Study Requirements

To earn the REBC® designation, you must complete five courses—three required and two electives. You must meet experience requirements and ethical standards. Three years of business experience immediately preceding the date of use of the designation are required. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. When using formal education as qualifying experience, the remaining two years must immediately precede the date of the award.

REBC® Curriculum

Three required courses:

- 325 – Group Benefits
- 326 – Planning for Retirement Needs
- 340 – Advanced Topics in Group Benefits

Choose two electives:

- 341 – Selected Retirement Plan Topics
- 342 – Executive Compensation
- 343 – Compensation and Personnel Management
- 344 – Advanced Topics in Managed Care

“Passing 342 was the final event needed to be a CLU®, RHU® and REBC®. It would not have been possible without the organized flow of flashcards, audio, course guides, and sample exams! The achievement gives a substantial amount of credibility when working on new accounts and has given me the confidence to go after much larger cases. I just wanted to say thanks again!”

– Thomas A. Benney, CLU®, RHU®, REBC®
Parkville, MD

Registered Health Underwriter® (RHU®)

What is the RHU® designation?

The RHU® designation signifies that an individual working in the traditional health insurance marketplace or in the managed care industry has successfully completed a rigorous three-course program. The focus of the designation is to prepare professionals to advise clients on their health insurance needs.

RHU® Study Requirements

To earn the RHU® designation, you must complete three courses—two required and one elective. You must meet experience requirements and ethical standards. Three years of business experience immediately preceding the date of use of the designation are required. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. When using formal education as qualifying experience, the remaining two years must immediately precede the date of the award.

RHU® Curriculum

Two required courses:

- 325 – Group Benefits
- 340 – Advanced Topics in Group Benefits

Choose one elective:

- 313 – Individual Health Insurance
- 344 – Advanced Topics in Managed Care

REBC® and RHU® Materials Package

Each REBC® and RHU® study materials package includes a Fast Track Course Guide with daily learning strategy, audio CDs, flashcards, and practice exam questions on CD-ROM.

REBC® and RHU® National Exams

REBC® and RHU® national exams are given throughout the year at local testing centers by The American College. Exam fees will apply. Each REBC® and RHU® exam is a two-hour, 100-objective question, computer-administered exam. Your results will be provided immediately upon the completion of your national exam. Contact The American College at 888-263-7265 or www.amercoll.edu for more information.

Prep Course for the CFP® Certification Examination

Insurance Achievement's Achiever Series

What is the CFP® certification?

CFP® certification, introduced in 1972, has become the most widely recognized and respected financial planning credential among consumers¹. The CFP® certification process consists of the four Es:

- › **Education:** candidates must fulfill required education.
- › **Examination:** candidates must pass the rigorous CFP® Certification Examination.
- › **Ethics:** certificants must observe CFP Board's Code of Ethics and Professional Responsibilities by adhering to a high standard of conduct.
- › **Experience:** candidates must demonstrate a certain amount of work experience.

The Road to the CFP® Certification Examination

Step One:

Qualify to sit for the CFP® Certification Examination in one of the following ways:

- › pass six specific exams administered through The American College and prepare for your exams using Insurance Achievement's study materials;
- › hold the ChFC®, CLU®, CFA®, or CPA® designations; be a licensed attorney; or have a PhD (Business or Economics) or DBA from an accredited US college or university;
- › complete the Accelerated Certificate in Financial Planning program through Dearborn and Kaplan University; or
- › transcript review.

Step Two:

Prepare for the CFP® Certification Examination using Insurance Achievement's *Achiever Series* materials.

Step Three:

Register for the CFP® Certification Examination with CFP Board (800-487-1497) and take the 10-hour exam, given three times annually—March, July, and November.

“*The Insurance Achievement Achiever Series was my review course preparation used in passing the CFP® Certification Examination. The most helpful materials in my preparation were the annotated test questions. Your emails with additional cases and questions were definitely a bonus.*”

—J. Michael Livesay, Ph.D., CFP®, LUTCF
Longmont, CO

Achiever Series Details

Insurance Achievement offers the *Achiever Series* to prepare candidates for the CFP® Certification Examination. The *Achiever Series* includes three research guides, plus The Wrap Up!, your special practice exams guide. Your study with the *Achiever Series* requires 150–200 preparation sessions.

Achiever Series Curriculum

Achiever 1 – General Principles of Financial Planning*

Achiever 2 – Retirement Needs, Employee Benefits, and Investment Planning*

Achiever 3 – Estate Planning and Income Tax*

Achiever 4 – The Wrap Up!

* Includes Fast Track Course Guide with daily learning strategy, audio CDs, flashcards, and practice exam questions on CD-ROM.

Achiever Series Warranty

The Achiever Series is offered for \$480 and comes with a 100% Unconditional Money-Back Guarantee if you are unsuccessful on the exam. Under Insurance Achievement's money-back guarantee, a candidate's *Achiever Series* materials cost will be reimbursed 100% if the candidate is unsuccessful on the CFP® Certification Examination. Or, a candidate may elect to receive updated materials at any time in the future for a nominal shipping fee. To qualify for the money-back guarantee, a candidate must purchase the *Achiever Series* in its entirety and return all course materials within 30 days from the date grades are released, together with a copy of the candidate's grade report.

If for any reason a candidate does not take the CFP® Certification Examination and the course material is revised or updated, the candidate is entitled to receive revised or updated course material for only \$100 plus a nominal shipping fee.

Insurance Achievement (continued)

Chartered Property Casualty Underwriter® (CPCU®)

What is the CPCU® designation?

Earning the CPCU® designation will provide you with a broad understanding of property-casualty insurance in addition to choosing either a commercial lines or personal lines concentration. The CPCU® designation provides more in-depth coverage of personal financial planning and financial services institutions, which reflects the convergence of the property-casualty and financial services industries.

CPCU® Study Requirements

To earn the CPCU® designation, you must satisfy the ethics, experience, and education requirements listed in the Institute's "Key Information for CPCU® and IIA Students." Each Insurance Achievement learning course for CPCU® uses a 45-hour learning strategy.

CPCU® Materials Package

Each CPCU® study materials package includes a Fast Track Course Guide with daily learning strategy, audio CDs, flashcards, and practice exam questions on CD-ROM.

CPCU® National Exam

Each CPCU® exam is a three-hour, computer-administered exam with 30-35 essay questions. CPCU 553 and 557 survey exams contain 100 multiple-choice questions. Beginning in 2005, the four testing windows have been expanded from one-month periods to two-month periods. New windows are January 15–March 15, April 15–June 15, July 15–September 15, and October 15–December 15. Contact The American Institute for CPCU at 800-644-2101 or www.aicpcu.org for more information.

“ I have earned my CPCU® designation and I wanted to let you know that Insurance Achievement played a big part in enabling me to pass all parts on the first try. I appreciate the assistance and support given to me by your staff. ”

— Pam Ellis, CPCU®, AIC®
Leander, TX

CPCU® Curriculum

Five required courses:

- 510 – Foundations of Risk Management, Insurance, and Professionalism
- 520 – Insurance Operations and Regulation
- 530 – The Legal Environment of Risk Management and Insurance
- 540 – Business and Financial Analysis for Risk Management and Insurance
- 560 – Financial Services Institutions

Select one concentration:

Commercial Concentration:

- 551 – Commercial Property Risk Management and Insurance
- 552 – Commercial Liability Risk Management and Insurance
- 553 – Survey of Personal Risk Management, Insurance, and Financial Planning

Or...

Personal Concentration:

- 555 – Personal Risk Management and Insurance: Property-Liability
- 556 – Personal Financial Planning
- 557 – Survey of Commercial Risk Management and Insurance

Associate in Risk Management® (ARM®)

What is the ARM® designation?

In earning the ARM® or the ARM-P® designation, you will greatly enhance your understanding of the risk management process, from analysis to implementation and monitoring. Both programs provide fundamental concepts. The information you learn is practical, and you will be able to apply it immediately to your daily risk management responsibilities. You will learn about risk retention and transfer and about some of the latest in advanced risk financing techniques.

ARM® Study Requirements

To earn your ARM® designation, you must satisfy the ethics, experience, and education requirements listed in the Institute's "Key Information for CPCU® and IIA Students." Each Insurance Achievement learning course for ARM® uses a 45-hour learning strategy.

ARM® Curriculum

Three courses total:

ARM 54 – Essentials of Risk Management

ARM 55 – Essentials of Risk Control

ARM 56 – Risk Financing

ARM® Materials Package

Each ARM® study materials package includes a Fast Track Course Guide with daily learning strategy, audio CDs, flashcards, and practice exam questions on CD-ROM.

ARM® National Exam

Each ARM® exam is a two-hour, computer-administered exam with 85 objective-style questions. Beginning in 2005, the four testing windows have been expanded from one-month periods to two-month periods. New windows are: January 15–March 15, April 15–June 15, July 15–September 15, and October 15–December 15. Contact The American Institute for CPCU at 800-644-2101 or www.aicpcu.org for more information.

“ARM 56, Risk Financing, is difficult. Insurance Achievement saved me a lot of time and made this course easier to study.”

—Andrea P. Grimes, CLU®, ARM®
Bloomington, IL



Insurance Achievement (continued)

Associate in Claims® (AIC®)

What is the AIC® designation?

Claim professionals handle a wide variety of claims, including property, auto, workers' compensation, and bodily injury claims. Earning the AIC® designation can improve your technical claim handling abilities as well as your communication and negotiation skills. You can take the standard multi-line approach, which covers personal lines as well as commercial lines property and liability, or you can choose among four specialty paths if one of them would better suit your career needs.

AIC® Study Requirements

To earn the AIC® designation, you must satisfy the ethics, experience and education requirements listed in the Institute's "Key Information for CPCU® and IIA Students." Each Insurance Achievement learning course for AIC® uses a 45-hour learning strategy.

AIC® Curriculum

Four courses total:

AIC 33 – The Claims Environment

AIC 34 – Workers' Compensation and Managing Bodily Injury Claims

AIC 35 – Property Loss Adjusting

AIC 36 – Liability Claim Practices

AIC® Materials Package

Each AIC® study materials package includes a Fast Track Course Guide with daily learning strategy, audio CDs, flashcards, and practice exam questions on CD-ROM.


AIC® National Exam

Each AIC® exam is a two-hour, 85-objective question, computer administered exam. Beginning in 2005, the four testing windows have been expanded from one-month periods to two-month periods. New windows are January 15–March 15, April 15–June 15, July 15–September 15, and October 15–December 15. Contact The American Institute for CPCU at 800-644-2101 or www.aicpcu.org for more information.

“Insurance Achievement allowed me to structure my study time into one-hour blocks by following the schedule included with the program. The multiple choice quizzes included on the software provided immediate feedback on the concepts I understood and those I needed to work on. When I went to take the test after studying with IA, I didn't think I was ready, I knew I was ready!”

– John Wagner, AIC®, CPCU®
Owatonna, MN

¹Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER®, and  which it awards to individuals who successfully complete initial and ongoing certification requirements.

Kaplan University does not certify individuals to use the CFP®, CERTIFIED FINANCIAL PLANNER®, and  certification marks. CFP certification is granted only by Certified Financial Planner Board of Standards Inc. to those persons who, in addition to completing an educational requirement such as this CFP Board-Registered Program, have met its ethics, experience, and examination requirements.

CPCU®, ARM®, and AIC® are marks owned by the American Institute for CPCU® and the Insurance Institute of America.

CLU®, ChFC®, Registered Health Underwriter®, RHU®, and REBC® are registered marks and Chartered Life Underwriter®, Chartered Financial Consultant®, Registered Employee Benefits Consultant®, Chartered Advisor for Senior Living®, and CASL®, are marks owned by The American College.

Neither Kaplan nor Insurance Achievement are affiliated or associated in any way with The American College. The American College does not endorse, promote, review, or warrant the accuracy of any courses, exam preparation materials, or other products or services offered by Kaplan or Insurance Achievement. The American College does not verify or endorse any claims made by Kaplan or Insurance Achievement regarding such products or services, including any claimed pass rates.

Business Enablement

Differentiate Yourself in Today's Highly Competitive Marketplace

Dearborn's services do not end with your licensing exam and continuing education learning solutions. We offer a number of solutions to enhance your professional development in the financial services industry.

Dearborn delivers strategic learning solutions to financial services organizations and professionals. Our business enablement curriculum provides a leading library of business, product knowledge, and consultative selling courses that equip financial service professionals with the knowledge and skills to differentiate themselves in today's highly competitive marketplace and deliver bottom line results. These professional development offerings are a perfect complement to Dearborn Financial Services' leading licensing and continuing education solutions.

Through Dearborn's suite of courses we:

- › deliver strategic learning solutions to professionals and financial services organizations;
- › offer a robust library of business, product knowledge, and consultative selling courses; and
- › help financial professionals differentiate themselves in the marketplace and deliver bottom line results.



Business Enablement (continued)

Business Board Game

Dearborn's Business Board Game is a simulation workshop of a real-world company. Throughout the workshop, participants will apply financial, analytical, and decision-making skills to gain an understanding of working capital cycles and see how their decisions impact the growth or the non-performance of the business.

Participants will work through business cycles of a production facility. Strategic decisions have to be made around product cycles, market requirements, changing technology, changing expectations of employers, and other crucial processes that go into running an organization. Throughout the simulation, participants will apply asset management, risk management, and profitability ratios to measure and compare results.

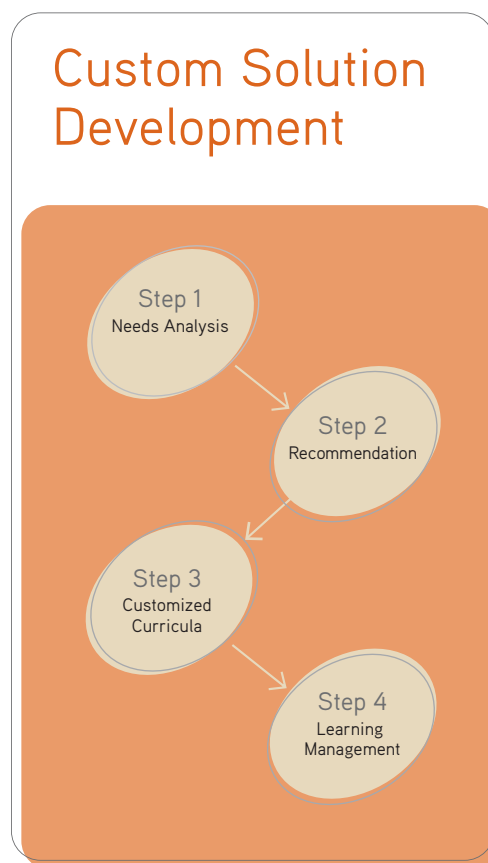
Selling Skills

This unique curriculum was designed specifically for insurance and financial services professionals. The program, offered in partnership with best-selling author and training professional Mitch Anthony, teaches sales professionals to center their practices around the lifetime needs of the customer to build customer value and their books of business.

Custom Solution Development

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

Dearborn'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.



Fraternal Programs

Enhance Personal and Professional Growth

Complete the required courses and exams to become eligible to receive the prestigious Fraternal Insurance Counsellor (FIC) or Fraternal Insurance Counsellor Fellow (FICF) designations.

Dearborn has worked with the Fraternal Field Managers Association (FFMA) for over 20 years to provide quality correspondence training to prospective Fraternal candidates. The FIC and FICF designations are conferred by the FFMA on candidates who successfully complete prescribed course work and meet required qualifications.

- › Easy-to-use, comprehensive training materials that help candidates pass on the first try.
- › Three year time frame to complete either the FIC or FICF courses and exams.
- › Simple instructions for enrollment and program initiation
- › Dedicated support staff for FIC/FICF programs.



Fraternal Programs (continued)

Fraternal Insurance Counsellor (FIC)

The FIC award is given only to those fraternal field representatives who have demonstrated the desire to become knowledgeable, well-rounded field workers through additional course study. Field representatives are eligible to receive the FIC award, granted by the Fraternal Field Managers Association (FFMA), when four educational courses and corresponding exams have been successfully completed.

Basic Course Part A: Introduction to Life Underwriting

Beginning with a discussion of the history, development, and scope of fraternalism, this course explains the fundamentals of life insurance and successful selling.

Textbook (265 pgs.) \$22

Basic Course Part B: Ethics for the Insurance Professional

This course is about ethics for insurance agents. It is neither a shortcut guide to instant professionalism nor a philosophical discussion. It is a balanced presentation of an insurance agent's principled relationships with his or her culture.

Textbook (101 pgs.) \$13

Basic I Set – Introduction to Life Underwriting and Ethics

Textbook \$35

Intermediate Course Individual and Family Markets and Total Needs Planning

This course discusses the way to achieve greater success through a more professional approach to the sale and service of personal life insurance. The course begins with a brief history of the development of life insurance marketing and is followed by specific examples as they relate to various personal markets.

Textbook (167 pgs.) \$46

Advanced Course Survey of Advanced Sales

This course outlines the steps leading to the more technical markets of business insurance, estate protection, qualified retirement plans, and other specialty markets. Topics covered include taxation of life insurance, proprietorships, close corporations, qualified retirement plans, and estate shrinkage.

Textbook (304 pgs.) \$35

Fraternal Insurance Counsellor (FICF)

The FICF award is given only to those fraternal field representatives who have shown the high levels of dedication required to achieve knowledge in the more advanced areas of life underwriting. The FICF is only for those individuals who have received the FIC award. This award is also granted by the Fraternal Field Managers Association (FFMA). To become eligible to receive the FICF award, field representatives must complete three graduate-level educational courses and corresponding exams.

Graduate I Estate Planning

This is an advanced markets course for fraternal field agents seeking to both successfully sell life insurance for estate protection purposes and work with other members of the estate planning team. The course covers the use of estate liquidity in connection with trusts—both as a funding medium for business agreements and as an effective combination with the estate tax marital deduction.

Textbook (354 pgs.) \$50

Graduate II Business Insurance

The life and health insurance needs of partnerships, close corporations, sole proprietorships, and corporations are discussed in this course. Also included is information on recognizing the need for business continuation and employee incentive plans.

Textbook (417 pgs.) \$50

Graduate III Introduction to Financial Products

This course is intended to expand the knowledge of financial planning. It offers an extensive overview of the many investment options available today, and their roles in the changing economic picture.

Textbook (279 pgs.) \$46

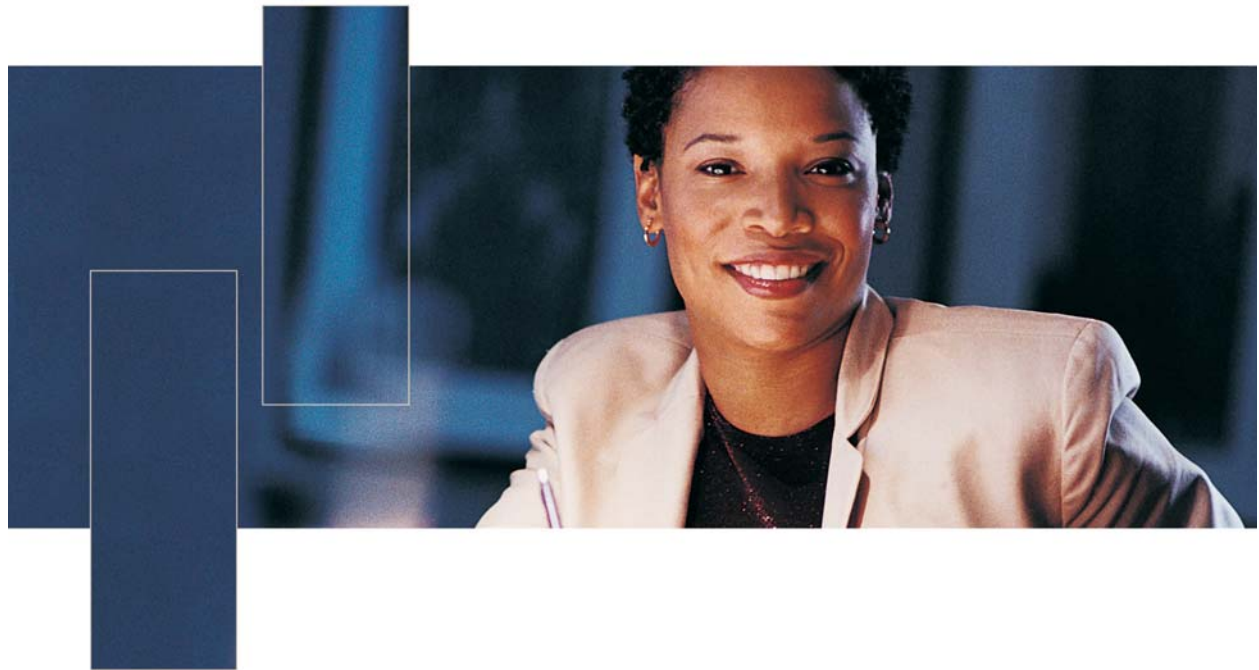
Sales and Reference Tools

Build Your Knowledge and Your Business

Dearborn offers a number of print resources to help improve your sales process, help you sell to target markets, learn about industry trends, and gain fundamental knowledge of financial products.

Our consumer sales, management, and marketing titles help professionals develop workplace skills to enhance their productivity. We offer over 25 consumer-based titles that cover diverse financial topics such as selling skills, mutual funds, marketing to women, options, estate planning, and more. Our sales and reference tools titles make the perfect client giveaway. Your clients will value and keep these titles throughout the year.

- › Implement a training program, discussion group, or management retreat.
- › Search for the newest book on leadership to inspire your colleagues.
- › Set up a corporate resource library.
- › Look for a gift for your top clients or an incentive program for your employees.



Sales and Reference Tools

2005 Pocket Tables

Pocket Tables are a unique sales and marketing tool. Attach your business card or imprint your company name and use this brochure as a promotional mailer to your clients and centers of influence. Along with many other topics, these convenient

Pocket Tables include:

- › Federal income tax rates;
- › Federal capital gains and dividends rates;
- › Federal alternative minimum tax; and
- › Federal gift estate tax.

Package of 50 \$47.50



Attract and Retain the Affluent Investor: Winning Tactics for Today's Financial Advisor

To ensure future success, financial advisers must find a way to compete for one of the fastest-growing segments of the investing population—the affluent. Authors Stephen D. Gresham and Evan Cooper show that by adapting current methods and learning how to provide a richer level of service, financial advisers will be able to capitalize on this opportunity and create greater client satisfaction.

Hardcover \$35, ISBN: 0-7931-4433-7

Building a World-Class Financial Services Business

The goal of financial planning practices is to simultaneously make money for their clients and create equity value within the business itself. This book by Don Schreiber, Jr. teaches financial planners how to turn their practices into institutional-quality businesses.

Hardcover \$40, ISBN: 0-7931-4490-6

Credibility Marketing: Build Your Business by Becoming a Recognized Expert

This book shows how to increase your image and visibility through media exposure, thereby separating you from the competition. In practically every industry, those who become the most successful are recognized as experts in their respective fields. Larry Chambers, a prolific author and credibility marketing expert, shows professionals how to increase their image and visibility via media exposure and separate themselves from the competition.

Paperback \$18.95, ISBN: 0-7931-4886-3

The Emotionally Intelligent Financial Advisor

Become a top producer by mastering the essential emotional intelligence tasks that have helped thousands of other financial advisors. In *The Emotionally Intelligent Financial Advisor*, the financial services industry's leading authority on the subject, Dr. Hendrie Weisinger, has outlined the essential emotional intelligence tasks he has helped thousands master. Financial advisors who are top producers use their emotions, moods, and feelings—and those of others—to work for them. These emotionally intelligent financial advisors stay motivated in difficult times, bounce back quickly from setbacks, and increase their results-oriented behavior, as well as the bottom line.

Paperback \$22, ISBN: 0-7931-9187-4

Estate Planning Made Easy

This book encourages the 75% of Americans without a plan to stop procrastinating and takes them step-by-step through all the options and decisions needed to protect their assets now and later, provide for heirs, and pass on their estate virtually intact. This book includes the most up-to-date tax-saving strategies and answers these frequently asked questions: Do I need a will or a trust? How can I protect my estate from the IRS? How can I protect my assets if I'm sick or disabled? What is probate and how will it affect my assets? What is the best way to pass along my business?

Paperback \$21.95, ISBN: 0-7931-2712-2

From Selling to Serving: The Essence of Client Creation

People dislike being sold, but love to be served. Many people in advisory roles—financial representatives, attorneys, brokers, and bankers are at a crossroads. The old model of relating to clients based on controlling them is no longer effective. *From Selling to Serving* offers another way to create significant and rewarding client relationships. Industry sales coach and mentor Lou Cassara will help you understand the principles and patterns necessary to focus on creating quality relationships and sustaining success.

Hardcover \$25, ISBN: 0-7931-9207-2

Getting to Closed: A Proven Program to Accelerate the Sales Cycle and Increase Commissions

Salespeople frequently waste time with people who don't know what they want to buy, aren't really interested in buying, or have no authority to buy. Learn effective strategies to turn prospects into revenue from the nation's leading sales prospecting expert.

Paperback \$17.95, ISBN: 0-7931-5389-1

If You're Clueless About the Stock Market and Want to Know More, 2nd Edition

Being a savvy investor requires knowledge of the stock market and how to make it work for you. This book provides a user-friendly way for beginners to take their first steps toward understanding the history of the stock market and the split-second changes that affect investments today.

Paperback \$17.95, ISBN: 0-7931-4367-5

Making the Client Connection: Maximizing the Power of Your Personality, Presentations, and Presence

In their previous book, *The Financial Professional's Guide to Persuading 1 to 1,000*, communications specialists Mitch Anthony and Gary DeMoss taught professionals in the financial services industry proven strategies for delivering can't-miss presentations about products and services. In this latest book, they take those ideas one step further, teaching the skills that every sales professional needs to know to build a deeper level of trust with clients. With this guide, you'll never miss another opportunity to determine and deliver exactly what your clients want, ultimately turning a simple introduction into a long-lasting and profitable association.

Hardcover \$30, ISBN: 0-7931-8696-X

Marketing to Women: How to Understand, Reach, and Increase Your Share of the Largest Market Segment

This book shows why the women's market is the fastest track to strong business results in today's extraordinarily competitive environment, and an increasingly important and powerful market segment, which companies cannot afford to ignore. The text explains why men and women in marketing and sales must focus their attention on women customers, outlines how and why women respond differently to marketing messages, and offers a step-by-step guide for creating and executing a complete marketing plan that targets women.

Hardcover \$23, ISBN: 0-7931-5963-6

The New Retirementality

In the not-too-distant future, life planning will replace traditional concepts of retirement and this book will show you how to paint a detailed perfect future portrait, manage your resources to achieve it, and then enjoy a freedom you once thought was reserved only for retirement. As Baby Boomers approach their 60s in record numbers, the conventional concept of retirement no longer necessarily applies. In this book, trainer and consultant Mitch Anthony outlines how work and enjoyment can be integrated into one's life at any age.

Paperback \$16.95, ISBN: 0-7931-4182-6

The Options Workbook: Fundamental Spread Concepts and Strategies for Investors and Traders

The volume of options trading on the Chicago Board Options Exchange has skyrocketed in recent years as investor sophistication has increased. But even the most sophisticated investors need instruction and expert Anthony J. Saliba and his convenient workbook are ideal for all investors. The inclusion of interactive exercises, articles, and lessons that complement the curriculum on the ITI website provides great value to investors who are just beginning to incorporate options into their investment strategies.

Paperback \$40, ISBN: 0-7931-5388-3

Sales and Reference Tools (continued)

Power Selling: Seven Strategies for Cracking the Sales Code

Unlock the secrets that reside within the selling elite. George Ludwig has made it his life's work to study the selling DNA—the specific skills, thinking patterns, and actions—of the world's greatest sales professionals. In doing so, he's cracked the elusive code for success in sales. Ludwig shares his findings and distills them down to the seven simple strategies revealed in *Power Selling*. From Zig Zigler to Anthony Robbins, the most influential achievers among us, he says, all share the powers of reputation, real passion, research, rapport, resource management, resiliency, and relationships. Salespeople of all kinds—from beginners to corporate sales managers to entrepreneurs—will discover the Power Selling methods that lead to bigger sales, more loyal customers, and, ultimately, higher-powered sales success.

Paperback \$19.95, ISBN: 0-7931-8571-8

Preview of a Career

Designed for those who are considering the life insurance business or are newly licensed, this text describes the challenging career of the life insurance agent. It emphasizes the high standards the career demands as well as the possible opportunities and rewards and it also explains how life insurance solves people's financial problems. The text answers many frequently asked questions, such as why life insurance is sold, what role the agent plays, how the agent prospects for new business, and how the new agent plans a career.

Textbook \$16

Radical Leap: A Personal Lesson in Extreme Leadership

The Radical Leap: A Personal Lesson in Extreme Leadership is an entertaining, engaging, and inspirational tale of how today's leaders can renew their excitement for what they do and encourage others to lead with passion. Steve Farber, former VP of The Tom Peters Company, has written a leadership book like no other, filled with vivid and eccentric characters, crazy plot twists, believable conversations about leadership, and most importantly, an innovative program for leaders to inspire and engage their companies.

Hardcover \$16.95, ISBN: 0-7931-8568-8

Retrain Your Business Brain: Outsmarting The Corporate Competition

In *Retrain Your Business Brain*, restructuring expert and business consultant Donalee Markus, Ph.D. presents a challenging new approach that will result in reenergized business decisions and practices. Everyone talks about thinking outside of the box, but no one teaches how—until now. Dr. Markus presents 101 original, visual perception and context-free puzzles that can actually change the way employees integrate information, opening the door to an unlimited number of new possibilities. These puzzles represent the prerequisites for thinking, and readers will walk away with ways they can improve their brain elasticity.

Paperback \$19.95, ISBN: 0-7931-7015-X

Run It Like a Business: Top Financial Planners Weigh In on Practice Management

What would it be like to call on the top financial planners in the industry for advice on increasing your chances for success? Richard Koreto, executive editor of Financial Planning magazine, makes it possible. For the first time, leading experts in the financial planning industry share the compelling secrets that have helped them to break away from the competition. *Run It Like a Business* combines anecdotes, case studies, and numerous resources gathered from Koreto's many years of talking to top financial planners, as well as attending numerous conferences and seminars in his quest to determine exactly what separates the best from the rest. *Run It like a Business* will not only inspire you to rethink the way you do business, it will create possibilities in your practice you never thought possible.

Hardcover \$35, ISBN: 0-7931-8338-3

Selling With Emotional Intelligence: 5 Skills for Building Stronger Client Relationships

The secret to sales success starts with higher emotional intelligence (E.Q.). E.Q. is the ability to relate to people and maintain positive relationships, and is now widely regarded as more critical to workplace success than I.Q. This book will help sales professionals improve their E.Q. for better performance.

Hardcover \$22, ISBN: 0-7931-6128-2

Storyselling for Financial Advisors: How Top Producers Sell

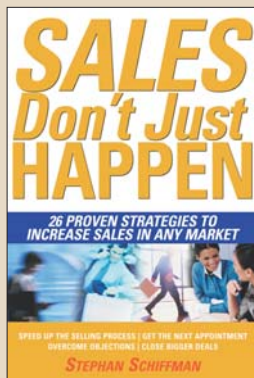
To become bigger producers, advisors first have to become better communicators and this book will help you learn what makes a client trust you to be their financial advisor. Includes special techniques for communicating effectively with women, the 50+ market, and the affluent.

Hardcover \$30, ISBN: 0-7931-3664-4

Sales Don't Just Happen: 26 Proven Strategies to Increase Sales in Any Market

Most frustrated salespeople don't realize they can—and should—insist on active participation from every prospect on their list. Here's how to make “noise” in the sales cycle so prospects have to pay attention—or get out of the game. In his new book, *Sales Don't Just Happen*, Stephan Schiffman helps salespeople increase the bottom line by purging the prospect list of those who won't play ball. The book's core mandate—make some noise—works for any sales person in any situation. “Do something deliberate and impossible to ignore,” declares Schiffman, “and monitor the response.” Those who are moved to react are the people that should receive a salesperson's time and attention. This simple yet powerful strategy can transform a sales career overnight.

Paperback \$15.95, ISBN: 0-7931-5463-4



Tested in the Trenches

Building and sustaining a million-dollar practice is a goal of many financial professionals. Unfortunately, many accomplish it while sacrificing their personal lives—a poor tradeoff at best. In *Tested in the Trenches: A 9-Step Plan for Building and Sustaining a Million-Dollar Financial Services Practice*, Ron Carson and Steve Sanduski, top-producing industry veterans who have coached hundreds of financial advisors nationwide, show financial professionals how to build great practices and great lives through the implementation of three secrets: burning desire (the motivation to achieve), love-affair marketing (extraordinary client service), and systemization (organization, procedures, and productivity).

Hardcover \$35, ISBN 1-4195-0158-5, Available April 2005

To Hell and Back: How I Survived Wall Street's Roller Coaster...and How You Can Too

Now that the US is officially in a recession, many investors are more worried than ever about where to put their money. Investment expert Ken Stern's book offers smart strategies for investing in any type of market. Stern experienced the roller coaster of Wall Street firsthand, getting caught up in the frenzy surrounding tech stocks before returning to the fundamental strategies. He still believes the stock market holds unlimited opportunity regardless of the current shaky economy, and this book provides investors with advice to get ahead and stay ahead.

Hardcover \$22, ISBN: 0-7931-4922-3

Top Gun Financial Sales: How to Double or Triple Your Results While Reducing Your Book

The Top Gun business model focuses on working with high net worth clientele. To keep pace with competition, investment sales professionals are targeting their potential customers and the Top Gun Sales Business Model accentuates the importance of working closely with a few high net worth individuals in lieu of trying to serve thousands of smaller clients.

Hardcover \$35, ISBN: 0-7931-6064-2

Top Gun Prospecting for Financial Professionals

Top Gun Prospecting for Financial Professionals outlines Wall Street executive and author D. Scott Kimball's methods for contact management systems, lists, advertising, cold calling, direct mail, networking, seminars, referrals, the Internet, attitude, and time management. The volume is filled with stories of real-life brokers who have succeeded in structuring their businesses for maximum prospecting efficiency.

Hardcover \$30, ISBN: 0-7931-7839-8

Your Clients for Life

A new trend in financial planning pays dividends for advisers who can deliver holistic life guidance. Helping clients use their money to make a life rather than using their lives to make money is the new paradigm for financial planners. This is the definitive how-to book on the revolutionary—and lucrative—trend of financial life planning.

Hardcover \$35, ISBN: 0-7931-4954-1



Integrated Learning & Compliance Solutions

Single-Source Solution for the Critical Activities Associated with Learning and Compliance

Boost productivity and minimize compliance risks with Dearborn Learning & Compliance Manager,[™] a comprehensive suite of e-tools and services that integrates the critical tasks associated with learning and compliance activities. Organizations can create, implement, and manage firm-wide learning programs and streamline compliance workflow processes for meeting regulatory and firm-mandated requirements.

Dearborn Learning & Compliance Manager™

Seamless Integration Boosts Productivity and Minimizes Risk

Dearborn Learning & Compliance Manager™ minimizes key regulatory risks and maximizes the productivity of your sales team by enabling your organization to integrate their critical learning and compliance tasks in a single, up-to-date system.

Dearborn Learning & Compliance Manager is a comprehensive suite of e-tools and services that integrates the critical tasks and workflow associated with managing the representative/producer lifecycle, and enables organizations to:

- › minimize compliance risk;
- › get representatives/producers selling faster and more efficiently; and
- › reduce administrative costs.

This comprehensive solution provides a single source for the critical activities associated with learning and compliance. With our system, organizations have a central point of integration among Dearborn offerings, their own learning management system (LMS), and internal systems like broker/dealer trading and human resources systems.



Dearborn Learning & Compliance Manager™

My Portal

My Portal provides an intelligent home page that integrates a customizable dashboard of risk and productivity indicators with links to action items, key compliance and learning applications, and detailed exception reports.

My Portal

The screenshot displays the 'My Portal' interface for Dearborn Financial Services. The top navigation bar includes 'Help | FAQ | Logout'. The main content area is titled 'Welcome David deMilo' and features an 'Executive Compliance Dashboard' with various charts and metrics. A red arrow points from the 'Learning Manager' link in the left sidebar to a detailed view of the 'Firm Element CE Curriculum'.

My Action Items

- Start U4 Full (10)
- Start U4 Amendment (5)
- Review U4 (13)
- Review U4 Amendment (3)
- Release to Sell (12)

Menu

- Learning Manager**
- Compliance Manager
- Reports
 - DCM
 - EFT
- Create Individual Record
 - U4/U5 Processing
 - U4/U5 Overview
 - U4 Full
 - U4 Amendment
 - U5 Full
 - U5 Partial
 - U5 Amendment

Legend

- Needs attention

Executive Compliance Dashboard

Compliance Metrics | Learning Metrics

Select Financial Institution | Select Region | Select Division

Set Metrics | Refresh

06-30-2004 12:45:13

Regulatory Element

RE Inactive: 2; 10% | Nearing RE: 10

Annual Compliance Meeting

ACM Absent: 5; 2%

Annual Compliance Certification

ACC Incomplete: 30; 10%

Complaints

Single Complaints: 21; 7% | Multiple complaints: 3

Weighted Supervision

HTS In period: 5; 2%

Branch Audits

Scheduled	Past Due	Satisfied
12	4	24
30%	10%	60%

U4 Processing

U4s in Process: 35 | Pending over 180 days: 6 | 17%

Resources

- NASD Manual
- Compliance Updates
- SEC Website
- MSRB Manual
- NSCP Website
- Written Supervisory Procedures
- Corporate Intranet

Tools

- Manage Surveys

Firm Element CE Curriculum

Program: 2004 Sleeping Bear Financial FE Curriculum

Compliance Deadline: ALL COURSES MUST BE COMPLETED BY 12/31/2004

Progress: [Progress Bar]

Action	Course Title	Status	Delivery Mode	Desc.	Ins. CE Available
[Select Course(s)]	Elective Courses - You must pass one (1) elective course to complete your curriculum. Note that you may change your course selection at any time prior to starting the course.				
[Start Course]	Core Courses - The following core courses have been pre-assigned by your compliance administrator. You must successfully pass both courses to complete your curriculum.				
[Start Course]	Suitability for the Institutional Market	Assigned	Online		
[Start Course]	Anti-Money Laundering Fundamentals	Assigned	Online		

Icon Key

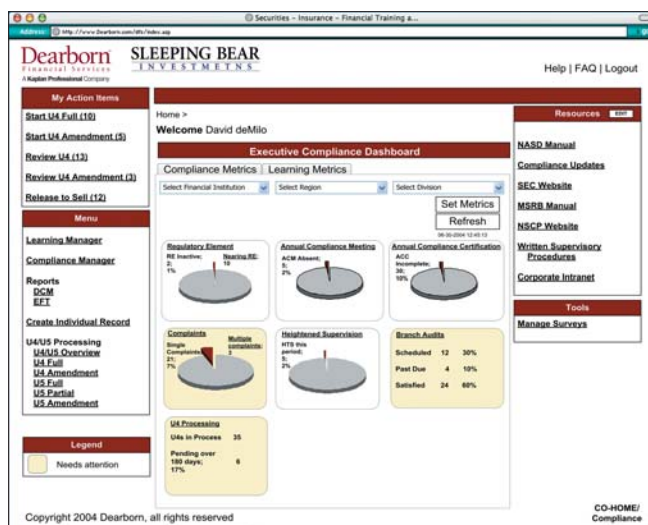
- Display once the course is completed. Click to view more information in your completed course.
- Click to see additional information about the product.
- Display if Insurance CE hours are available for the course. Click to view applicable Insurance CE hours by state.
- Click to purchase Insurance CE hours. This option is enabled only after the course is completed.

Dearborn Learning Manager™

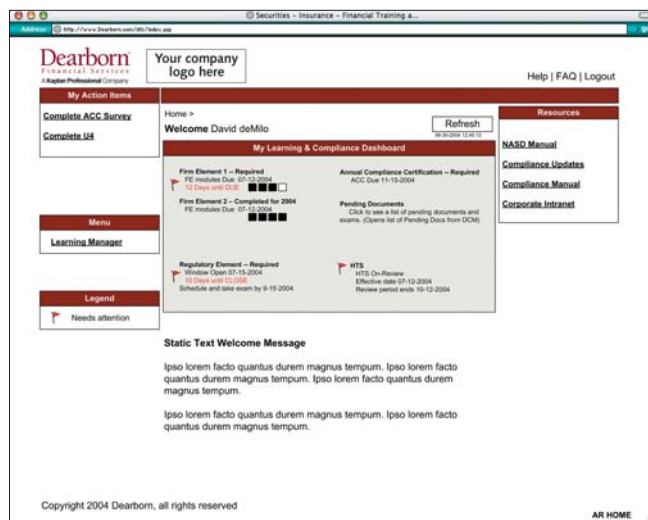
Manage from the Dashboard

Dearborn Learning & Compliance Manager offers an at-a-glance dashboard of key risk and productivity measures. A custom alarm value is set for each measure to alert the user to a situation that has reached an actionable level.

Compliance Officer Dashboard



Agent - Representative Dashboard



News

News offers an easy-to-use publishing tool to increase communication among management, representatives, and producers. Compliance officers can publish relevant company or program information, links to additional sources of information, alerts, and more. News can be sent via email or directly to the registered representative or insurance producer's home page and then archived for reference at a later date. News will be available in early 2005.

Surveys

Surveys provide a service that enables compliance and training professionals to create and publish surveys and polls to selected producer and representative groups. Responses are automatically recorded in a database and can be accessed through an easy-to-use report.

Electronic U4 and U5 Processing

Our web-based system offers electronic form preparation to streamline the labor-intensive process of preparing and filing U4 registrations and U5 terminations. Our intuitive interface helps users prepare forms quickly and accurately and includes a workflow process for form approval and submission to regulatory agencies like the NASD.

Learning and Compliance Reports

Our system offers a robust suite of learning and compliance reports that enables administrators and individuals to track learning and compliance progress quickly, in one place.

Dearborn Compliance Manager™

Dearborn Compliance Manager offers workflow management tools to help organizations establish best practices for their key compliance activities.

Records Management

This robust database provides compliance professionals with fingertip access to the most current registered representative and insurance producer information in one centralized database. This consolidation allows organizations to proactively mitigate risk—the risk of losing a license, getting hit with penalties for non-compliance, or the costs associated with last-minute scrambling by registered representatives and insurance producers to identify and address unfulfilled requirements.

Dearborn Learning & Compliance Manager™ (continued)

Annual Certifications

Dearborn Compliance Manager offers customizable annual compliance certification surveys and automatically updates your registered representative's compliance status.

Complaint Management

Our complaint management service tracks and reports on customer complaints and includes current and future actions. The system is designed to help organizations comply with the NASD Rule 3070 quarterly complaint reporting requirements.

Heightened Supervision Tracking

In addition to focusing on customer complaints, a Compliance department has an obligation to identify representatives who may need to be placed on heightened supervision based on their lack of adherence to NASD and firm protocols. Dearborn Compliance Manager includes heightened supervision reporting and tracking capabilities to address these needs.

Future Releases!

- › Branch audits
- › Advertising management
- › Insurance compliance tools and services

Dearborn Learning Manager™

Dearborn Learning Manager offers program administration and tracking and reporting services to help organizations create, implement, and manage firmwide learning programs.

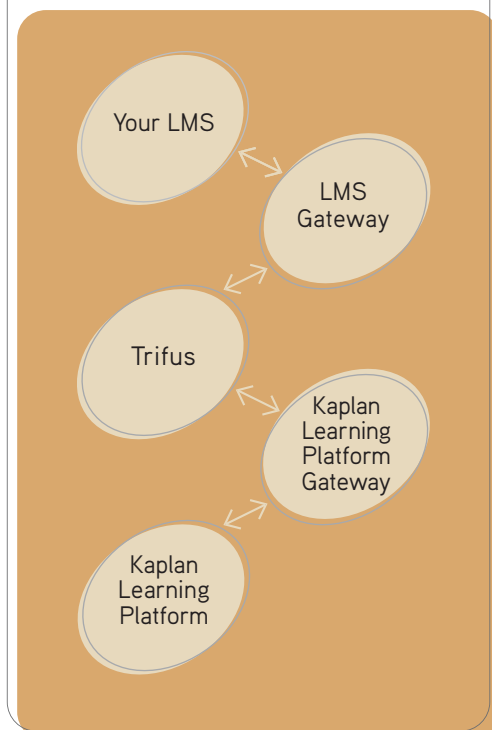
Needs Analysis and Training Recommendation

Dearborn subject matter experts work closely with our clients to analyze your firm element needs, implement a sound training plan, and track completions and program feedback.

LMS Integration

We recognize the need for corporate training departments to use their own LMSs, or internal learning portals, to provide an easy and fast common access point for professional learners. We offer an LMS integration solution in partnership with Trifus®, a leading content integration technology solution provider, to help customers leverage their LMS investment by directly accessing Dearborn content. This allows learners to launch Dearborn-hosted online courseware as well as return course bookmarks, check completion status, and access exam results right from their own organization's LMS application.

LMS Integration



Program Setup and Administration

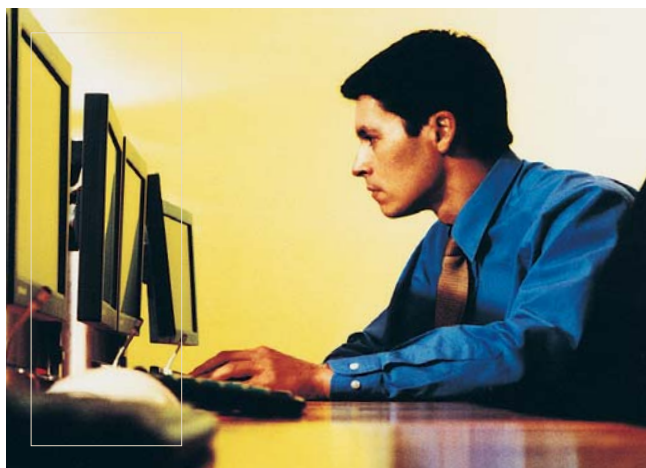
Dearborn Learning Manager provides flexible program setup and administrative tools to help organizations streamline the implementation and management of their learning programs by keeping the myriad of administrative details in a consolidated, centralized location. Individuals save time and in-house administrators eliminate paperwork, inventory, and administrative time. Online access to courses also eliminates delays in obtaining and delivering coursework.

Curriculum Creation and Management

Our services give organizations unmatched power and flexibility in curriculum design and management. Organizations can design the curriculum that best meets the needs of their varied constituents, as well as firm- and state-mandated regulatory requirements. Individuals can be enrolled in any number of curricula comprised of Dearborn courses, client courses, and third-party courses. Using our technology-based tools, organizations can create customized licensing, continuing education, firm element, and career development programs from our extensive catalog of courses.

Tracking and Reporting Services

We offer online tracking and reporting services that enable administrators and learners to track program progress easily, in one place. Included in the administrative feature set is an extensive array of individual and organizational reports. These robust reports are available to monitor the status and progress of each learner so administrators can anticipate problems before they arise.



Firm Element - My Learning Progress

Address: http://myvetdevs/prototype/frameset2_d/index.asp

Help | FAQ | Contact Us | Shopping Cart

Your company logo here

KAREN STUDENT
Sleeping Bear Financial Group, USBA

My Learning Progress
My Certificates
My Order History
Search Course Catalog
Log Out

Home
Firm Element CE Curriculum: Online Products

Firm Element CE Curriculum

Your curriculum consists of core and elective courses. Core courses are mandatory and must be completed to successfully pass the curriculum. With elective courses, a required number of courses is assigned. You must pick the required number of elective courses from a list of available courses and complete the courses to pass the curriculum.

Current Courses | Past Courses

Program: 2004 Sleeping Bear Financial FE Curriculum
Compliance Deadline: ALL COURSES MUST BE COMPLETED BY 12/31/2004
Progress: ☐ ☐ ☐

Action	Course Title	Status	Delivery Mode	Desc.	Ins. CE Available
Elective Courses - You must pass one (1) elective course to complete your curriculum. <i>Note that you may change your course selection at any time prior to starting the course.</i>					
Select Course(s)	Click the Select Course(s) button to access your course options.				
Core Courses - The following core courses have been pre-assigned by your compliance administrator. You must successfully pass both courses to complete your curriculum.					
Start Course	Suitability for the Institutional Market Online Course	Assigned	Online		
Start Course	Anti-Money Laundering Fundamentals Online Course	Assigned	Online		

Icon Key

- Display once the course is completed. Click to view more information on your completed course.
- Click to see additional information about the product.
- Display if Insurance CE hours are available for the course. Click to view applicable Insurance CE hours by state.
- Click to purchase Insurance CE hours. This option is enabled only after the course is completed.

General Information

Locations

Headquarters

30 S. Wacker Drive
Suite 2500
Chicago, IL 60606-7481
1-800-824-8742
Fax 1-312-836-9951

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2646 Dupont Drive
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Irvine, CA 92612
1-949-756-2929
Fax 1-949-752-7301

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2150 S. Cherry Street
Denver, CO 80222
1-303-758-1033
Fax 1-303-758-5332

Georgia

3867 Roswell Road
Suite 200
Atlanta, GA 30342
1-404-364-0715
Fax 1-404-239-9254

Michigan

25300 Telegraph Road
Suite 185
Southfield, MI 48034
1-248-356-4540
Fax 1-248-356-3329

Minnesota

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Suite 150
St. Paul, MN 55108
1-952-854-5050
Fax 1-952-854-4988

New Mexico

8205 Spain Road NE
Suite 109
Albuquerque, NM 87109
1-505-821-5556
Fax 1-505-821-5960

New York

61 Broadway
Suite 1110
New York, NY 10006
1-212-509-2082
Fax 1-212-509-2615

Texas

4100 Midway Road
Suite 1055
Carrollton, TX 75007
1-800-772-5334
Fax 1-877-332-2631

Wisconsin

2300 N. Mayfair Road
Suite 205
Wauwatosa, WI 53226
1-414-456-9040
Fax 1-414-456-9553

Ordering Tips

- › Call 1-800-824-8742 or visit www.dearborn.com to order.
- › Have your company identifier or Pin ID ready (if applicable) when ordering online.
- › Have your account number ready (if applicable) when ordering by phone.
- › Have your license number ready if ordering insurance CE.

Shipping

All materials are shipped within 24 hours of receiving order and payment. Orders are shipped by UPS, unless otherwise instructed. Individual orders average \$10 plus \$3 for each additional course.

Express service

For an additional fee, we will ship materials by next-day or second-day service. Express orders must be received by 12:00 pm (CT) to be delivered the following day.

Guarantee/Refund Policy

Please visit www.dearborn.com for details.

Payment

All materials must be prepaid unless billing arrangements have been made in advance. Dearborn accepts MasterCard, Visa, American Express, Discover, and company or personal checks. Prices do not include applicable state and local taxes, filing fees, or state-specific rostering fees.

Billing arrangements

Companies may be billed for products and services upon approval of a prearranged invoicing agreement. Terms are 30 days net. For more information on credit and to arrange billing terms, please contact your local Dearborn customer service representative at 1-800-824-8742.

Sales Tax

Products shipped to AZ, CA, CO, FL, GA, IA, IL, IN, MA, MD, MI, MN, MO, NC, NJ, NM, NY, OH, PA, TX, and WI must include applicable sales tax.

Grading and Insurance Certification

- › With our Rapid Score process, exams will be graded and certificates mailed via overnight delivery within 24 hours of receiving the exam. This timeframe does not include a report of exam results to the state.
- › Dearborn is not liable for any candidate's late state fees and we recommend that all completed exams be completed 30 days prior to the candidate's license expiration date.
- › Dearborn is required to report a student's completed continuing education credit hours to the following states:
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Bi-monthly: CA, CO, DC, FL, GA, MO, NC, ND, NH, NY, OH, PA, TN, UT, and WV
Monthly: DC, HI, ID, IA, MD, ME, and WY
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