

# DEARBORN

**Innovative Career Education and  
Compliance Management Solutions**

winter · spring 2001



[www.dearborn.com](http://www.dearborn.com)

- Maximize Training Resources
- Boost Productivity
- Increase Retention
- Strengthen Market Position

# New for 2001

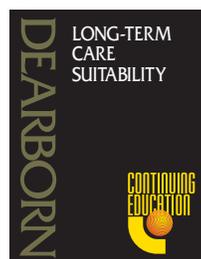
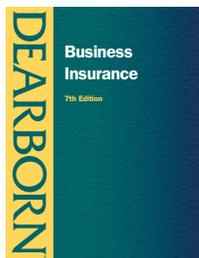
## New courseware for 2001

- Basics of Bonds
- Basics of Commodities Ethics
- Basics of Covered Call Writing
- Basics of Equity Instruments
- Basics of Money Laundering
- Branch Office Audits
- Branch Office Management
- Bringing New Issues to Market
- Business Insurance, 7th Edition
- Business Succession Planning
- Churning and Unauthorized Trading
- Colorado Long-Term Care Insurance
- Factors and Case Analysis Using Qualitative Analysis: The Automotive Industry
- Factors and Case Analysis Using Qualitative Analysis: Health Maintenance Organizations
- Factors and Case Analysis Using Qualitative Analysis: Online Brokerage Firms
- Factors and Case Analysis Using Qualitative Analysis: The Pharmaceutical Industry
- Hot Issues and Relevant Regulations
- Introduction to Trusts: Case Studies
- Life Insurance in Action
- Long-Term Care Suitability
- 1035 Exchanges
- Online Trading Trends and Regulations
- Regulation of Electronic Communications
- Regulatory Element Overview
- Retirement Plans for Small Businesses
- Suitability Issues Involving Variable Products
- The Language of Investing
- Variable Contracts: Case Studies
- Washington Long-Term Care Insurance

## Coming soon in 2001

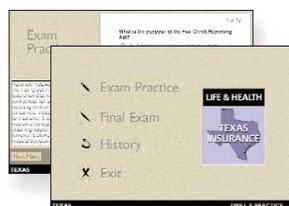
- Advanced Covered Call Writing
- Asset Backed, Multifamily and Commercial Securities
- Building Client Wealth
- Charitable Giving
- Collateralized Mortgage Obligations
- Deferred Compensation
- Determining Retirement Income Needs
- Employment Investigation and Due Diligence in Hiring
- Extended Trading Hours
- Financial Challenges Facing Retirees
- General Supervision for Small Firms
- GLB Privacy Regulation
- Investment Adviser Regulatory Issues
- Long-Term Care Insurance Policies
- Margin Accounts
- Medicare
- Mutual Fund Asset Allocation
- Pass-through Securities
- PASSTRAK® Drill and Practice for Life and Health Insurance
- Preserving Client Assets
- Private Placements
- Research Reports
- Risk and Return
- Suitability Guidelines for Annuities
- Suitability Guidelines for Traditional Insurance
- Supervision Issues for Limited Securities Representatives
- Taxation of Life Insurance and Annuities
- Universal Life Insurance
- Understanding Client Needs
- Value in Mortgage Backed Securities

Business  
Insurance



Long-Term  
Care  
Suitability

Drill and Practice  
for Life and  
Health  
Insurance



Introduction screen and exam practice page for Texas





# One Company, One Solution

Dearborn is a leader in providing innovative career education and compliance management solutions to the financial services industry. For more than 30 years, we have partnered with insurance companies, securities firms and banks to provide high quality, personalized training to more than 750,000 financial services professionals.

Our new 2001 Career Education and Compliance Management Solutions catalog showcases Dearborn's innovative product and service portfolio. No company is better positioned than Dearborn to meet your educational and compliance needs.

## Dearborn offers:

- Full line of insurance and securities prelicensing courses
- Over 100 continuing education courses
- State-of-the-art information management system
- Registration and compliance services with MGL
- Insurance license and appointment services with MGL
- Grading and certification services
- Nationwide training network
- National call center
- AnswerPhone<sup>SM</sup>

With our industry maturity, technological vision and range of products, you can turn to one company—Dearborn—for the one solution to all your training and compliance management needs.

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Dearborn is pleased to announce its partnership with MGL Consulting Corporation. MGL is a full-service consulting firm specializing in registration and compliance services.

**MGL** Consulting Corporation  
Leaders in Registration and Compliance

Dearborn and the American Bankers Association (ABA) have agreed to jointly provide ABA members with current, innovative securities and insurance licensing and continuing education training nationwide. ABA members can choose from a variety of flexible delivery methods including online, CD-ROM, diskette, and classroom instruction. For more information about this special program for ABA members, please call (800) 824-8742.





# Career Curriculum Model

Our Career Curriculum Model is an effective tool to help you match your training and education needs to a Dearborn course. This model was designed to illustrate how Dearborn courses cover the learning cycle of the financial services producer. It can be used as a reference to quickly point you to the course you need.



## Licensing

- Insurance Licensing
- Securities Licensing

## Product Training

- Life Insurance and Annuities
- Health Insurance
- Property and Casualty
- General Financial Products
- Mutual Funds
- Debt Products
- Equity Products
- Derivatives

## Business Practices

- Communications
- Market Conduct
- Compliance
- Supervision

## Markets & Applications

- Financial Planning/Investment Advisory Services
- Insurance Markets and Services
- Brokerage Markets and Services



# Licensing Quick Reference Grid

	Classroom	PASSTRAK Complete Course on CD-ROM Set	PASSTRAK Premier Set	PASSTRAK Print Set	PASSTRAK Drill and Practice Online	Textbook Only
<b>Insurance Licensing</b>						
PASSTRAK Life and Health Insurance Licensing Exam Manual						\$30
PASSTRAK Life and Health Insurance Questions and Answers						\$20
Passkey for Life Insurance Licensing						\$26
Passkey for Health Insurance Licensing						\$26
Property and Casualty Principles and Practice						\$26
PASSTRAK Drill and Practice for Life and Health Insurance <i>Coming Soon!</i>					P	
State Insurance Law Supplements**						\$10
State Specific Prelicensing Programs for Life and Health						\$85
State Specific Prelicensing Programs for Life						\$61
State Specific Prelicensing Programs for Health						\$61
<b>Securities Licensing</b>						
<b>Courses for Registered Representatives</b>						
Series 3: National Commodity Futures	\$309		\$199	\$119	\$75	
Series 5: Interest Rate Options			Please Call			
Series 6: Investment Company/Variable Contracts Representative	\$235	\$205	\$135	\$79	\$75	
Series 7: General Securities Representative	\$419	\$315	\$249	\$159	\$75	
Series 11: Assistant Representative/Order Processing			Please Call			
Series 15: Foreign Currency Options			Please Call			
Series 31: Futures Managed Funds	\$185		\$99	\$55	\$75	
Series 55: Limited Representative - Equity Trader Examination	\$315		\$185		\$75	
Series 63: Uniform Securities Agent State Law Exam	\$55	\$59	\$49	\$39	\$45	
Series 65: Uniform Investment Adviser	\$205		\$135	\$129	\$45	
Series 66: Uniform Combined State Law Exam	\$185		\$135	\$129	\$45	
<b>Courses for Principals</b>						
Series 4: Registered Options Principal	\$369		\$225*			
Series 9/10: General Securities Sales Supervisor (formerly Series 8)	\$669		\$345*		\$75	
Series 24: General Securities Principal	\$425		\$245*		\$75	
Series 26: Investment Company/Variable Contracts Principal	\$375		\$185		\$75	
Series 27/28: Financial and Operations Principal	\$499			\$275		
Series 53: Municipal Securities Principal	\$369		\$225*			
<b>International Courses</b>						
Series 17: General Securities Representative - United Kingdom			Please Call			
Series 37: General Securities Representative - Canada (Options)			Please Call			
Series 38: General Securities Representative - Canada			Please Call			

## PASSTRAK set options and components

**PASSTRAK Complete Course CD-ROM Set includes:** License Exam Manual, Complete Course on CD-ROM, and print practice final exams

**PASSTRAK Premier Set includes:** License Exam Manual, Drill and Practice CD-ROM, and print practice final exams

**PASSTRAK Print Set includes:** License Exam Manual and print practice final exams

Prices and class dates are subject to change.

\*Coming Soon

\*\*KY State Supplement = \$16

† = Currently available for: CA, CO, DE, GA, IL, IN, MD, MA, MI, MO, MN, NH, NJ, NY, NC, OH, OR, PA, TX, VA, WA, WI

P = Pending

New prices for securities courses effective 1/31/01



# Insurance Licensing

## PASSTRAK® Life and Health Insurance License Exam Manual

This course surveys life and health insurance principles and concepts common to all state agent licensing exams. It is intended as a comprehensive introduction to life and health insurance. Topics include insurance contracts, life insurance policies, premiums and proceeds, underwriting and policy issue, group life insurance, annuities, retirement plans, health providers and Medicare, medical expense insurance, disability income insurance, accidental death and disability insurance, health insurance policy provisions, health insurance policy underwriting and premiums.

**Textbook** (404 pgs.) or **Trainer's Guide** \$30

## PASSTRAK Life and Health Insurance Questions and Answers

This easy-to-use text provides an intensive way to practice for the licensing exam. It contains more than 600 questions on general life and health insurance principles. Each chapter concludes with answers and detailed rationales to gauge the student's progress.

**Textbook** (148 pgs.) \$20

## Passkey® for Life Insurance Licensing

This course is designed for people who are preparing for their state life insurance licensing examinations. Short, easily digested sections of text followed by review questions ease comprehension and allow readers to master the material at their own pace. Many states have approved this course and its programmed instruction for use by students who want to fulfill their prelicensing education requirement through correspondence study. This course is consistent with other Dearborn life insurance licensing products, which allows for cross-training.

**Textbook** (322 pgs.) or **Trainer's Guide** \$26

## Passkey for Health Insurance Licensing

This course is similar in format to *Passkey for Life Insurance Licensing*. It is consistent with other Dearborn health insurance licensing products, which allows for cross-training.

**Textbook** (226 pgs.) or **Trainer's Guide** \$26

## Property and Casualty Insurance: Principles and Practice

This course surveys property and casualty insurance principles and concepts common to all state agent licensing exams. It is intended as a comprehensive introduction to property and casualty insurance. Topics include industry regulation; underwriting; property insurance; personal lines; commercial lines; inland marine; commercial floaters and federal programs; general, professional, umbrella and excess liability; automobile insurance; crime insurance and bonds; and workers' compensation.

**Textbook** (359 pgs.) \$26

## PASSTRAK Drill and Practice for Life and Health Insurance *Coming Soon!*

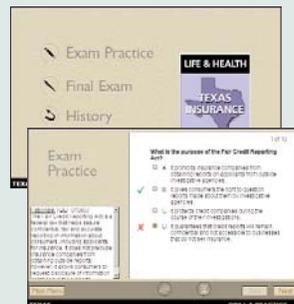


*PASSTRAK Drill & Practice for Life and Health Insurance* is a

test prep tool designed for the insurance student who is preparing for the state licensing exam. It simulates the actual insurance licensing exam by combining general and state-specific questions in a random order for unlimited practice sessions.



Questions are divided among topics for life insurance, health insurance and combined life and health insurance licensing exams. The student can select the topics of study or take a final exam in one of three topics: life insurance, health insurance, or life and health insurance. The program checks each answer immediately and includes a detailed rationale.



Introduction screen and exam practice page for Texas

Although this product is designed for exam prep, it is not to be used as a means of fulfilling prelicensing education requirements.

Available for: CA, CO, DE, GA, IL, IN, MD, MA, MI, MO, MN, NH, NJ, NY, NC, OH, OR, PA, TX, VA, WA, WI. More states coming soon.

**Online** \$55 *Coming Soon!*

**CD-ROM** *Coming Soon!*

## State Insurance Law Supplements

These supplements are summaries of state insurance laws covered in the state licensing exams. They are written in concise, easy-to-read language for every state and the District of Columbia to help students correctly answer the state law questions on every exam. A review test is included at the end of each supplement.

**Textbook** \$10 (KY \$16)

## State-Specific Prelicensing Programs for Life and Health

These state-approved correspondence courses satisfy prelicensing education requirements in part or in whole in a growing number of states. Depending on the exam to be taken, courses will consist of one or both Passkey Manuals (for Life and/or Health), the appropriate state law supplement and a final exam.

**Life and Health Correspondence Set** \$85

**Life Correspondence Set** \$61

**Health Correspondence Set** \$61



# Securities Licensing

Maximize training resources with Dearborn's PASSTRAK® Licensing Courseware which presents the most complex or simplest topic in a self-study package that is highly comprehensive, and exam-focused. Students can validate their learning through exam-focused content and questions. Significant enhancements include an interactive License Exam Manual and a fully interactive and engaging complete course on CD-ROM. Discover how Dearborn's PASSTRAK courseware best prepares future representatives and principals for NASD required licensing.

## PASSTRAK Licensing Courseware

Our PASSTRAK licensing courseware is composed of learning tools presented in diverse formats to meet individual learning preferences. These learning tools are combined and made available to students in the PASSTRAK Premier Set, PASSTRAK Complete Course on CD-ROM Set, PASSTRAK Print Set, and Classroom instruction.

### License Exam Manual Workbook

*Format: Print*

The new interactive License Exam Manual (LEM) workbook is user-friendly with shorter paragraphs and exam-focused questions. The new and improved LEM also contains unique learning features including:

- **Test Topic Alert** – Clear identification of concepts likely to be heavily tested to help students maximize exam preparation efficiency.
- **Lesson Exams** – Multiple choice questions at the end of each lesson to increase retention.
- **Rationale** – Explanations for each question to reinforce learning. Rationale provides the correct answer, plus insight into the concept and its testable context.
- **Quick Quizzes** – Questions are interspersed among lessons to provide immediate reinforcement of key concepts.
- **Print Practice Exams** – The LEM also includes a number of print practice NASD simulated final exams.



### Drill and Practice

*Format: CD-ROM and Online Course*

The Drill and Practice CD-ROM complements the License Exam Manual (LEM) and gives students a database of exam-focused questions, including:

- **Practice Exams** – A myriad of practice exams by topic to sharpen test-taking skills.
- **Feedback** – Rationale for each question that clarifies concepts and improves retention.
- **Practice Finals** – Simulates the actual NASD exam in proportional topic and weight to help ensure exam readiness.

### Complete Course

*Format: CD-ROM*

The Complete Course on CD-ROM is a fully interactive and engaging course packed with features that simulate the feedback students would receive in a live class.

Unique features include:

- **Tutorial Coaches** – Animated coaches act as a guide to lessons and exams, giving students easy to understand introductions to lesson topics, concise summaries of each lesson, and alerts to key test subject areas.
- **Resource Center** – The Resource Center provides students with study tools to support exam preparation. These tools include Lesson Hotsheets that concisely summarize the key points of each lesson, Test Taking Tips that highlight strategies to help students improve performance, and a Glossary of financial terms and definitions.
- **Practice Exams** – Students can create a myriad of practice exams to focus learning. Exams contain rationale for each question, links to related content for further explanation, and results that indicate your score and areas of strength and weakness.
- **Final Exam** – Each final exam simulates the actual NASD testing experience to help ensure exam readiness. Final exams are timed and reflect the proportional topic weight and difficulty of the actual NASD exam.

[www.dearborn.com](http://www.dearborn.com)



# Securities Licensing

New prices for securities courses effective 1/31/01

## Courses for Registered Representatives

### SERIES 3: National Commodity Futures

Required for registration with the national commodity exchanges in order to solicit and sell commodity futures and options on futures. Prerequisite: None. 120 questions, 2 hours and 30 minutes.

**Classroom: \$309**

**PASSTRAK Premier Set: \$199**

**PASSTRAK Print Set: \$119**

**PASSTRAK Drill and Practice Online: \$75**

### SERIES 5: Interest Rate Options

Required of general securities representatives who took their Series 7 exams prior to 1986 and general securities sales supervisors and registered options principals who took their Series 8 or 4 exams prior to June 1988 who trade options on U.S. government securities. The material is covered on the current Series 4 and 7. Prerequisite: None. 50 questions, 1 hour and 30 minutes. *Please call 1-800-824-8742 for information.*

### SERIES 6: Investment Company/ Variable Contracts Representative

Required of individuals soliciting the purchase or sale of redeemable securities (mutual funds), variable contracts, and insurance premium funding programs (variable life) issued by insurance companies. Prerequisite: None 100 questions, 2 hours and 15 minutes.

**Classroom: \$235**

**PASSTRAK Complete Course on CD-ROM Set: \$205**

**PASSTRAK Premier Set: \$135**

**PASSTRAK Print Set: \$79**

**PASSTRAK Drill and Practice Online: \$75**

### SERIES 7: General Securities Representative

Required of individuals soliciting the purchase or sale of corporate, municipal, and U.S. government securities, options direct participation programs, investment company products, and variable contracts. Prerequisite: None. 250 questions, 6 hours.

**Classroom: \$419**

**PASSTRAK Complete Course on CD-ROM Set: \$315**

**PASSTRAK Premier Set: \$249**

**PASSTRAK Print Set: \$159**

**PASSTRAK Drill and Practice Online: \$75**

### SERIES 11: Assistant Representative/Order Processing

Required of individuals who accept unsolicited customer orders for submission or execution by a member firm. Orders for municipal securities or direct participation programs cannot be accepted. Prerequisite: None. 50 questions, 1 hour and 30 minutes. *Please call 1-800-824-8742 for information.*

### SERIES 15: Foreign Currency Options

Required of general securities representatives who took their Series 7 exams prior to 1986 and general securities sales supervisors and registered options principals who took their Series 8 or 4 exams prior to June 1988 who trade options contracts on foreign currencies on the Philadelphia Stock Exchange. The material is covered on the current Series 4 and 7. Prerequisite: None. 50 questions, 1 hour and 30 minutes. *Please call 1-800-824-8742 for information.*

### SERIES 31: Futures Managed Funds

Required of Associated Persons (APs) who have passed the NASD's Series 7 (General Securities Representative Exam) and who offer interests in commodity pools. Prerequisite: Series 7. 45-T/F and multiple-choice questions, 1 hour.

**Classroom: \$185**

**PASSTRAK Premier Set: \$99**

**PASSTRAK Print Set: \$55**

**PASSTRAK Drill and Practice Online: \$75**

### SERIES 55: Limited Representative – Equity Trader Examination

Required of individuals who trade equity or convertible debt securities on a principal or agency basis. Prerequisite: Series 7 or 62. 90 questions, 3 hours.

**Classroom: \$315**

**PASSTRAK Premier Set: \$185**

**PASSTRAK Drill and Practice Online: \$75**

### SERIES 63: Uniform Securities Agent State Law Exam

Required of individuals soliciting the purchase or sale of securities within a state. The exam may be required in addition to other exams. Prerequisite: None. 50 questions, 1 hour.

**Classroom: \$55**

**PASSTRAK Complete Course on CD-ROM Set: \$59**

**PASSTRAK Premier Set: \$49**

**PASSTRAK Print Set: \$39**

**PASSTRAK Drill and Practice Online: \$45**

### SERIES 65: Uniform Investment Adviser

Required of individuals acting as or soliciting for the service of investment advisers. The exam may be required in addition to other exams. Prerequisite: None. 130 questions, 3 hours.

**Classroom: \$205**

**PASSTRAK Premier Set: \$135**

**PASSTRAK Print Set: \$129**

**PASSTRAK Drill and Practice Online: \$45**

### SERIES 66: Uniform Combined State Law Exam

Required of individuals acting as or soliciting for the service of investment advisers and soliciting the purchase or sale of securities within a state. Fulfills the requirements of both the Series 63 and Series 65. Prerequisite: Series 7 may be co-requisite. 100 questions, 2 hours.

**Classroom: \$185**

**PASSTRAK Premier Set: \$135**

**PASSTRAK Print Set: \$129**

**PASSTRAK Drill and Practice Online: \$45**



# Securities Licensing

New prices for securities courses effective 1/31/01

## Courses for Principals

### SERIES 4: Registered Options Principal

Required of individuals functioning as options principals, compliance registered options principals, or senior registered options principals. Prerequisite: Series 7. 125 questions, 3 hours.

**Classroom: \$369**

**PASSTRAK Premier Set: \$225 *Coming Soon!***

### SERIES 9/10: General Securities Sales Supervisor (formerly Series 8 )

Required of individuals, who supervise sales activities in corporate, municipal, and U.S government securities, options, direct participation programs, investment company products, and variable contracts. The Series 24 is not a substitute for the Series 9/10. The Series 9/10 does not qualify an individual to supervise other functions besides sales. Prerequisite: Series 7. 200 questions, 5 hours and 30 minutes.

**Classroom: \$669**

**PASSTRAK Premier Set: \$345 *Coming Soon!***

**PASSTRAK Drill and Practice Online: \$75**

### SERIES 24: General Securities Principal

Required of individuals responsible for the management or supervision of a member's investment banking or securities business. The Series 24 qualifies an individual as a general securities principal for the NASD only. Prerequisite: Series 7 or 62. 125 questions, 3 hours.

**Classroom: \$425**

**PASSTRAK Premier Set: \$245 *Coming Soon!***

**PASSTRAK Drill and Practice Online: \$75**

### SERIES 26: Investment Company/Variable Contracts Principal

Required of individuals who as principals will supervise individuals soliciting the purchase or sale of redeemable securities (mutual funds) registered under the Investment Company Act of 1940, variable contracts, and insurance premium funding programs (variable life) issued by insurance companies. Prerequisite: Series 6 or 7. 100 questions, 2 hours.

**Classroom: \$375**

**PASSTRAK Premier Set: \$185**

**PASSTRAK Drill and Practice Online: \$75**

### SERIES 27/28: Financial and Operations Principal

Required of individuals responsible for the preparation and maintenance of books and records of a member as required under securities industry rules and regulations. Self-clearing members who hold customer funds and securities and market makers require a registered FinOp. Prerequisite: None. 100 questions/75 questions, 3 hours and 30 minutes/3 hours.

**Classroom: \$499**

**PASSTRAK Print Set: \$275**

### SERIES 53: Municipal Securities Principal

Required of individuals who as principals will supervise the activities of municipal securities representatives. Prerequisite: Series 52 or 7. 100 questions, 3 hours.

**Classroom: \$369**

**PASSTRAK Premier Set: \$225 *Coming Soon!***

## PASSTRAK set options and components

**PASSTRAK Complete Course CD-ROM Set includes:** License Exam Manual, Complete Course on CD-ROM, and print practice final exams

**PASSTRAK Premier Set includes:** License Exam Manual, Drill and Practice CD-ROM, and print practice final exams

**PASSTRAK Print Set includes:** License Exam Manual and print practice final exams

Prices and class dates are subject to change.

## International Courses

### SERIES 17: General Securities Representative – United Kingdom

Required of a representative registered and in good standing with the United Kingdom Securities and Future Authority who conducts securities business in the United States. The Series 17 qualifies a rep to solicit purchases and sales of all types of securities except municipal securities. Prerequisite: None. 90 questions, 2 hours and 30 minutes. *Please call 1-800-824-8742 for information.*

### SERIES 37: General Securities Representative – Canada (Options)

Required of a representative registered and in good standing with a Canadian stock exchange or securities regulator who conducts securities business in the United States. The Series 37 qualifies a rep to solicit purchases and sales of most types of securities including options; it does not qualify a rep to sell municipal securities. Prerequisite: None. 90 questions, 2 hours. *Please call 1-800-824-8742 for information.*

### SERIES 38: General Securities Representative – Canada

Required of a representative registered and in good standing with a Canadian stock exchange or securities regulator who conducts securities business in the United States. The Series 38 exam does not qualify a rep to sell options or municipal securities, although a rep that is already licensed to sell options in Canada may do so in the United States. Prerequisite: None. 45 questions, 1 hour and 30 minutes. *Please call 1-800-824-8742 for information.*



# Continuing Education Quick Reference Grid

	Text	Diskette	Online**	Downloadable Text	Approved for Ins. CE***
<b>Product Training - Insurance Products</b>					
<b>Life Insurance and Annuities</b>					
Annuities	\$27		\$27		✓
Annuities Today	\$17	\$17			✓
Equity Indexed Annuities	\$27		\$27		✓
Introduction to Life Underwriting	\$27		\$27		✓
Life Insurance in Action - <i>NEW!</i>	\$17	P			✓
Life Insurance Today	\$17	\$17			✓
Taxation of Life Insurance and Annuities - <i>Coming Soon!</i>			\$17		P
Training Course for the Home Service Agent	\$27				✓
Universal Life Insurance - <i>Coming Soon!</i>	\$27				P
Variable Annuities FAQs	\$17	\$17			✓
Variable Contracts	\$27		\$27		✓
Variable Contracts: Case Studies - <i>NEW!</i>	\$37	\$37			✓
Variable Universal Life	\$27	\$27	\$27		✓
<b>Health Insurance</b>					
Disability Income Insurance	\$27				✓
Long-Term Care	\$27		\$27		✓
Long-Term Care Insurance Policies - <i>Coming Soon!</i>		\$17			P
Principles of Health and Disability Insurance	\$27				✓
<b>Property and Casualty</b>					
Business Auto Policy	\$27				✓
Businessowners Policy	\$27				✓
Commercial General Liability Policy	\$27				✓
Commercial Property Policy	\$27				✓
Employment-Related Practices Liability Policy	\$27				✓
Homeowners Policies	\$27				✓
In-Home Business Coverage	\$27				✓
Lawyers and Accountants Liability Policies	\$27				✓
Personal Auto Policy	\$27				✓
Understanding Personal Umbrella Insurance	\$27				✓
Workers Comp and Employers Liability Policy	\$27				✓
<b>Product Training - Investment Products</b>					
<b>General Financial Products</b>					
Commodities Ethics (1hour)	\$37	\$37			
Commodities Ethics (4hours)	\$37	\$37			
Compliance Answers for Bankers	\$37				
Introduction to Financial Products	\$37		\$37		✓
<b>Mutual Funds</b>					
Mutual Fund FAQs	\$17	\$17			✓
Mutual Fund Suitability		\$17			
Mutual Funds: A Case Study	\$17	\$17			✓
Mutual Funds Basics & Beyond	\$37				✓
Recommending Mutual Funds	\$17	\$17			✓
Taxation of Mutual Fund Distributions and Sales		\$17			
<b>Debt Products</b>					
Basics of Bonds - <i>NEW!</i>		\$17			
Bond Funds: A Case Study	\$37	\$37	\$37		
Corporate Debt Securities	\$37	\$37			
Emerging Markets Debt	\$50	\$50	\$50		P

	Text	Diskette	Online**	Downloadable Text	Approved for Ins. CE***
<b>Equity Products</b>					
Basics of Equity Instruments - <i>NEW!</i>			\$17		
Equity Investing	\$37	\$37	\$37		
<b>Derivatives</b>					
Advanced Covered Call Writing - <i>Coming Soon!</i>			\$17		
Asset Backed, Multifamily and Commercial Securities - <i>Coming Soon!</i>			\$37		
Basics of Covered Call Writing - <i>NEW!</i>			\$17		
Collateralized Mortgage Obligations - <i>Coming Soon!</i>			\$37		
Mortgage-Backed and Asset-Backed Securities for:					
Retail Representatives	\$60	\$60			
Institutional Representatives	\$95	\$95			
Pass-through Securities - <i>Coming Soon!</i>			\$37		
Value in Mortgage Backed Securities - <i>Coming Soon!</i>			\$37		
<b>Business Practices</b>					
<b>Communications</b>					
Communication Dynamics I			\$37		
Communication Dynamics II			\$37		
Communication Dynamics III			\$37		
Dynamics of Customer Complaints			\$17		
Online Trading Trends and Regulation - <i>NEW!</i>			\$17		
Public Communications	\$37	\$37	\$37		
Regulation of Electronic Communications - <i>NEW!</i>			\$17		
The Language of Investing - <i>NEW!</i>			\$17		
<b>Market Conduct</b>					
Basics of Commodities Ethics - <i>NEW!</i>			\$17		
Basics of Money Laundering - <i>NEW!</i>			\$17		
Ethics for the Insurance Professional	\$27		\$27	✓	
Ethics for the Property/Casualty Professional	\$27				✓
Ethics for the Securities Professional	\$17				
Life Insurance Suitability	\$27		\$27	✓	
Long-Term Care Suitability - <i>NEW!</i>	\$27		\$27	✓	
Managing Customer Accounts	\$37	\$37	\$37		
Market Conduct for Life Insurance Agents	\$27		\$27	✓	
Outside Business Activities and Selling Away	\$17	\$17			✓
Soft Dollars, Directed Brokerage and Personal Trading		\$17			
Suitability for the Securities Professional	\$17				
Suitability Issues Involving Variable Products - <i>New!</i>			\$17		
Suitability Guidelines for Annuities - <i>Coming Soon!</i>			\$17		P
Suitability Guidelines for Traditional Insurance - <i>Coming Soon!</i>			\$17		P
<b>Compliance</b>					
Branch Office Audits - <i>NEW!</i>			\$17		
Churning and Unauthorized Trading - <i>NEW!</i>			\$17		
GLB Privacy Regulation - <i>Coming Soon!</i>			\$17		
Hot Issues and Relevant Regulations - <i>NEW!</i>			\$17		
1035 Exchanges - <i>NEW!</i>			\$17		
Regulatory Element Overview - <i>Revised!</i>	\$37	\$37			



# Continuing Education Quick Reference Grid (cont.)

	Text	Diskette	Online**	Downloadable Text	Approved for Ins. CE***
<b>Supervision</b>					
Branch Office Management - <i>NEW!</i>	\$50	\$50	\$50		
Employment Investigation and Due Diligence in Hiring - <i>Coming Soon!</i>			\$17		
General Supervision for Small Firms - <i>Coming Soon!</i>			\$17		
Supervising Registered Reps: A Case Study	\$37	\$37	\$37		
Supervision Issues for Limited Securities Representatives <i>Coming Soon!</i>			\$17		
<b>Markets and Applications</b>					
<b>Financial Planning/ Investment Advisory Services</b>					
Basics of Asset Allocation	\$17		\$17		✓
Building Client Wealth - <i>Coming Soon!</i>			\$17		P
Designing Financial Strategies	\$37	\$37		\$37	✓
Factors and Case Analysis Using Qualitative Analysis: Overview			\$37		
Factors and Case Analysis Using Qualitative Analysis: The Automotive Industry - <i>NEW!</i>			\$37		
Factors and Case Analysis Using Qualitative Analysis: The Banking Industry			\$37		
Factors and Case Analysis Using Qualitative Analysis: Health Maintenance Organizations - <i>NEW!</i>			\$37		
Factors and Case Analysis Using Qualitative Analysis: Online Brokerage Firms - <i>NEW!</i>			\$37		
Factors and Case Analysis Using Qualitative Analysis: The Pharmaceutical Industry - <i>NEW!</i>			\$37		
Financial Planning for Women	\$37	\$37	\$37		✓
Financial Planning with Variable Annuities	\$27	\$27			✓
Managing Money I	\$37	\$37	\$37		✓
Managing Money II	\$37	\$37	\$37		✓
Preserving Client Assets - <i>Coming Soon!</i>			\$17		P
Risk and Return - <i>Coming Soon!</i>			\$17		P
Taxation of Financial Products	\$37			\$37	✓
Turbulent Markets	\$37	\$37	\$37		✓
Understanding Client Needs - <i>Coming Soon!</i>			\$17		P
<b>Insurance Markets &amp; Services</b>					
<b>Individual Markets</b>					
Individual and Family Markets	\$27				✓
Total Needs Planning	\$27				✓
<b>Group Markets</b>					
Introduction to Group Insurance	\$27				✓
Managed Care	\$27			\$27	✓
<b>Estate Planning</b>					
Basics of Estate Planning	\$17		\$17		✓
Charitable Giving - <i>Coming Soon!</i>	\$37				P
Estate Planning	\$50			\$50	✓
Introduction to Trusts	\$37			\$37	✓
Introduction to Trusts: Case Studies - <i>NEW!</i>		\$37	\$37		✓

	Text	Diskette	Online**	Downloadable Text	Approved for Ins. CE***
<b>Qualified Plans</b>					
Distributions from Qualified Plans	\$37			\$37	✓
401(k) Plans	\$37			\$37	✓
403(b) Plans	\$37			\$37	✓
Pensions and Profit Sharing	\$50			\$50	✓
Retirement Plan Design	\$17		\$17		✓
Retirement Plan Types	\$17		\$17		✓
Rollovers	\$37	\$37	P	\$37	✓
Understanding IRAs	\$27	\$27	P	\$27	✓
<b>Retirement Planning</b>					
Determining Retirement Income Needs - <i>Coming Soon!</i>			\$17		P
Financial Challenges Facing Retirees - <i>Coming Soon!</i>			\$17		P
Investing Retirement Assets	\$17		\$17		✓
Medicare - <i>Coming Soon!</i>			\$17		P
Principles of Retirement Planning	\$37			\$37	✓
Senior Health Care	\$17		\$17		✓
Senior Needs Planning	\$37	\$37		\$37	✓
<b>Business Planning</b>					
Business Insurance - <i>Revised!</i>		\$50		P	✓
Business Succession Planning - <i>NEW!</i>	\$37			\$37	P
Buy-Sell Agreements	\$37				✓
Deferred Compensation - <i>Coming Soon!</i>			\$17		P
Key Executive Benefits	\$37				✓
Retirement Plans for Small Businesses - <i>NEW!</i>	\$37			\$37	P
Survey of Advanced Sales	\$37			\$37	✓
<b>Brokerage Markets &amp; Services</b>					
Bringing New Issues to Market - <i>NEW!</i>				\$17	
Extended Trading Hours - <i>Coming Soon!</i>				\$17	
Investment Adviser Regulatory Issues - <i>Coming Soon!</i>				\$17	
Margin Accounts - <i>Coming Soon!</i>				\$17	
Mutual Fund Asset Allocation - <i>Coming Soon!</i>				\$17	
Private Placements - <i>Coming Soon!</i>				\$17	
Registered Investment Advisors	\$37	\$37		\$37	✓
Research Reports - <i>Coming Soon!</i>				\$17	
<b>State-Specific CE Programs</b>					
California Long-Term Care Insurance*	\$40				✓
Colorado Long-Term Care Insurance* - <i>NEW!</i>	\$40				✓
Florida Insurance Laws and Regulations	\$15				✓
Illinois Long-Term Care Insurance*	\$40				✓
Virginia Laws and Regulations*	\$40				✓
Washington Long-Term Care Insurance* - <i>NEW!</i>	\$40				✓

\* Price includes textbook and correspondence exam with grading service.

\*\* Price includes online course with online exam, grading and certification. For states that do not allow online exams, prices vary. Please call 1-800-824-8742 to verify your state requirements.

\*\*\* Contact Dearborn regarding online CE exam credit hour approvals. Approvals vary by state.

✓ = Approved for insurance CE credit

P = Pending

Prices do not include applicable state and local taxes or filing fees.

# Product Training

## Life Insurance and Annuities

### Annuities

Annuities experts David Shapiro, CFP, CLU, ChFC and Thomas F. Streiff, CFP, CLU, ChFC, CFS offer a comprehensive look at annuities and why they are such popular financial planning and retirement tools. In addition to a review of basic 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 is also discussed.

**Textbook** (181 pgs.) or **Trainer's Guide** \$27  
**Downloadable Text** \$27

### Annuities Today



See page 27 for  
CE Express titles.

### Equity Indexed Annuities

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, what their purpose is and for whom they are intended. It 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.) or **Trainer's Guide** \$27  
**Downloadable Text** \$27

### Introduction to Life Underwriting

This recently revised course contains easy-to-understand explanations of traditional and nontraditional types of insurance products, including universal life, variable life and variable universal life insurance 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.) or **Trainer's Guide** \$27  
**Downloadable Text** \$27

### Life Insurance in Action **NEW!**



See page 27 for  
CE Express titles.

### Life Insurance Today



See page 27 for  
CE Express titles.

### Taxation of Life Insurance and Annuities **Coming Soon!**



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 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 beneficiary at annuitant's death, taxation of early distributions, tax consequences of selling an annuity contract, taxation of exchanges and taxation of cash withdrawals, loans and partial surrenders.

**Online** \$17

### Training Course for the Home Service Agent

Similar to *Introduction to Life Underwriting*, this course provides practical "how to" training for the new home service agent, with sound advice on developing a career, prospect profiles, conducting an organized sales interview, handle objections, managing one's business and more.

**Textbook** (261 pgs.) \$27



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# Product Training (cont.)

## Life Insurance and Annuities (cont.)

### Universal Life Insurance *Coming Soon!*

*Universal Life Insurance* provides a comprehensive introduction to universal life products, including variable universal life and equity-indexed universal life. After discussing 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** (approx. 150 pgs.) **\$27**

### Variable Annuity FAQs



See page 27 for CE Express titles.

### Variable Contracts

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. Issues of taxation, state and federal regulations, consumer suitability and marketing are covered as well.

**Textbook** (127 pgs.) or **Trainer's Guide** **\$27**  
**Downloadable Text** **\$27**

### Variable Contracts: Case Studies *NEW!*



This new and innovative product consists of four case studies that follow the steps in the variable life insurance and annuity sales process. In each case study the student meets the clients, conducts a fact-finding interview, creates a plan, presents the plan and follows up. Two studies address variable universal life insurance, one study addresses variable life insurance and the final study addresses variable annuities.

**Diskette** **\$37**  
**Online** **\$37**

### Variable Universal Life

*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.) or **Trainer's Guide** **\$27**  
**Diskette** **\$27**  
**Downloadable Text** **\$27**

## Health Insurance

### Disability Income Insurance

A comprehensive course on disability income insurance—all the training agents need to educate clients and sell policies. This course defines and explains the major forms of disability income insurance in a clear and concise language with illustrations and marketing strategies.

**Textbook** (248 pgs.) or **Trainer's Guide** **\$27**

### Long-Term Care

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.

New material included in the 3rd edition identifies the health care professionals and organizations that provide LTC services; defines the various types of LTC settings and the scope of services provided in those settings; describes tax-qualified and non-tax-qualified plans and new benefit options. Other new material updates Medicaid information and introduces Medicare's new Medicare+Choice Program.

*"...by reading this publication [agents] can rest assured that they have done right by themselves and their clients."*

—LTC News and Comment, August 1999

**Textbook** (214 pgs.) or **Trainer's Guide** **\$27**  
**Downloadable Text** **\$27**

### Long-Term Care Insurance Policies *Coming Soon!*



This online course provides a basic understanding of the typical features and benefits of LTC policies, the choices an insured must make when selecting various policy provisions, the kinds of care providers 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** **\$17**

### Principles of Health and Disability Insurance

This course delivers 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.) **\$27**

#### Grading and Insurance Certification

- Exam, grading and certification for print exams is available for \$25 per course.
- Rapid Score: Candidate will receive his/her certificate within one business day for an additional \$25. This timeframe does not include a report of exam results to the state.
- Dearborn is not liable for any candidate's late state fees.
- Dearborn must receive all exams 30 days prior to the expiration of a candidate's license.
- Dearborn reports to the following states:
  - Bi-Monthly – 1st and 15th – CA, GA, NC, OH, PA, WV
  - Monthly – CO, ID, IA, MD, ME, UT, WI, WY
  - Weekly – CT, IL, MI, SC, TN



# Product Training (cont.)

## Property and Casualty

### Business Auto Policy: 1997 ISO Edition

This course explains liability coverages, covered autos, physical damage and conditions.

**Textbook** (88 pgs.) \$27

### Businessowners Policy: 1997 ISO Edition

Detailed focus on the businessowner special policy, liability policy and common policy considerations are covered in this course.

**Textbook** (248 pgs.) \$27

### Commercial General Liability Policy: 1996 ISO Edition

This course includes such features as CGL definitions, eligible business, supplementary payments, underwriting considerations and ratings. Covers special analyses on pollution exclusion and nuclear energy liability exclusion.

**Textbook** (156 pgs.) \$27

### Commercial Property Policy: 1995 ISO Edition

*Commercial Property Policy* introduces agents to coverage, exclusions and limitations, limits of insurance, deductible, loss conditions, additional conditions and optimal coverages.

**Textbook** (158 pgs.) \$27

### Employment-Related Practices Liability Policy: 1998 ISO Edition

This course details eligible businesses, declarations, underwriting considerations and form analysis.

**Textbook** (84 pgs.) \$27

### Homeowners Policies: 1991 ISO Edition

Important ISO Special Homeowners Coverage Form Analysis, eligibility requirements, coverage endorsements and much more are covered in detail in this course.

**Textbook** (206 pgs.) \$27

### In-Home Business Coverage: 1995 ISO Edition

Home based businesses have become a major concern to both agents and companies. This course will explore the challenge of properly insuring the business that is run in the home. Special focus is placed on property and time element, crime, liability coverage, umbrella and automobile coverage.

**Textbook** (120 pgs.) \$27

### Lawyers and Accountants Professional and Media/Communications Liability Policies

Details of eligibility, coverage form analysis, declarations page, endorsements, underwriting and ratings for lawyers, accountants and media/communications liability are explained in this course. ACORD form considerations are also discussed.

**Textbook** (60 pgs.) \$27

## Personal Auto Policy: 1994 ISO Edition

*Personal Auto Policy* explores liability, medical payments coverage, uninsured motorist coverage, coverage for damage to your auto, duties after an accident or loss and general provisions.

**Textbook** (122 pgs.) \$27

## Understanding Personal Umbrella Insurance

This course is an introduction to personal umbrella liability policies. It takes a policy analysis approach to examine how a typical personal umbrella liability policy responds to various liability losses. Concrete examples of how insurance coverage is applied, limited or excluded under a typical umbrella policy abound.

**Textbook** (99 pgs.) \$27

## Workers Compensation and Employers Liability Policy: 1992 NCCI Edition

This course includes topics on policy eligibility, analysis and endorsements as well as rating and underwriting considerations. It goes on to talk about independent contractor status, OSHA and much more.

**Textbook** (94 pgs.) \$27

## General Financial Products

### Commodities Ethics



New registrants of the Series 3 or 31 must complete a 4-hour (initial) ethics training program within 6 months of registration and a 1-hour (periodic) program every 3 years thereafter. 1 hour and 4 hour versions of this course are available from Dearborn. Each course consists of lessons followed by quick quizzes and concludes with a final exam. Completing the course will satisfy the NFA's ethics training requirement, but no specific course is endorsed nor approved by the NFA.

**Diskette** (1 hour) \$37

**Diskette** (4 hour) \$37

**Online** \$37

### Compliance Answers for Bankers

This course provides insight into the creation and effective management of a nondeposit investment compliance program in a bank, bank affiliate or subsidiary broker-dealer.

**Textbook** (189 pgs.) \$37

### Introduction to Financial Products

This course surveys the spectrum of financial products available in the marketplace. It gives insurance professionals a sound, working knowledge of the financial products people use to accumulate, conserve or distribute their wealth. The course also covers saving products, life insurance and annuities as well as investing in stocks, bonds, pooled investment vehicles, real estate, tangible assets and 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.) or **Trainer's Guide** \$37

**Downloadable Text** \$37



# Product Training (cont.)

## Mutual Funds

### Mutual Fund FAQs



See page 27 for CE Express titles.

### Mutual Fund Suitability



Investor needs and objectives must be assessed in order to determine appropriate mutual fund investment strategies. This course addresses this issue and identifies investment risks, portfolio allocations, and sales charge options relating to mutual fund alternatives. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Mutual Funds: A Case Study in Suitability and Ethics



See page 27 for CE Express titles.

### Mutual Funds Basics & Beyond

*Mutual Funds Basics & Beyond* presents a thorough discussion of the characteristics of investment companies and explains how mutual fund shares are issued and sold. It describes the types of investment companies, how they are managed and the types of investment plans offered. This course also features a complete discussion of the reasons why an individual might choose a mutual fund as an investment vehicle.

Textbook (168 pgs.) or Trainer's Guide \$37

### Recommending Mutual Funds



See page 27 for CE Express titles.

### Taxation of Mutual Fund Distributions and Sales



This course addresses the four types of distributions mutual funds make to their shareholders, how such distributions are reported to investors and taxed, and how gains realized from the sale, exchange or redemption of mutual fund shares are taxed. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Grading and Insurance Certification

- Exam, grading and certification for print exams is available for \$25 per course.
- Rapid Score: Candidate will receive his/her certificate within one business day for an additional \$25. This timeframe does not include a report of exam results to the state.
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  - Monthly - CO, ID, IA, MD, ME, UT, WI, WY
  - Weekly - CT, IL, MI, SC, TN

## Debt Products

### Basics of Bonds **NEW!**



This course provides an introduction to government, municipal and corporate debt instruments. Product and trading characteristics of these issues are examined. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Bond Funds: A Case Study in Suitability and Ethics



This course consists of a case study based on actual events from the financial industry. It focuses on the temptations, complexities and unexpected twists and turns of the market that make success as a registered rep so challenging.

Textbook (89 pgs.) \$37, Diskette \$37, Online \$37

### Corporate Debt Securities

This course defines corporate debt securities and describes their basic characteristics. It covers secured bonds, debentures, zero-coupons, CMOs, convertibles and more.

Textbook (47 pgs.) \$37, Diskette \$37

### Emerging Markets Debt



This course addresses the topical issue of emerging markets debt and the role it plays as an investment vehicle. It explores and analyzes the primary emerging markets of Asia, Latin America and Eastern Europe. Also included is extended coverage of Brady Bonds as well as settlement issues.

Textbook (79 pgs.) \$50, Diskette \$50, Online \$50

## Equity Products

### Basics of Equity Instruments



An introduction to both common and preferred stock. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Equity Investing: Concentrated Portfolios and the Perils of Arbitration



This course consists of a case study based on actual events from the financial industry. It highlights the risks involved with equity positions, how much diversification is required for an equity portfolio, modern portfolio theory and much more.

Textbook (66 pgs.) \$37, Diskette \$37, Online \$37



# Product Training (cont.)

## Derivatives

### Advanced Covered Call Writing *Coming Soon!*



Black-Scholes techniques are utilized in calculating return on investment for various covered call writing strategies. Computer printouts are used to analyze alternative covered call writing strategies. It is recommended to complete *Basics of Covered Call Writing* before starting this course. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Asset-Backed, Multifamily and Commercial Securities *Coming Soon!*



Multifamily mortgages and commercial loans have unique prepayment characteristics (versus single-family mortgages) which introduce unique risks to the investor. Completion of this course will ensure familiarity with the structure of asset-backed securities. Credit enhancements are also discussed as well as the non-agency CMBS market.

Online \$37

### Basics of Covered Call Writing *NEW!*



This course explores the strategies, risks and rewards of covered call writing. The use of both in-and out-of-the money calls for income and capital purposes is examined. Case studies are included to illustrate these strategies and techniques. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Collateralized Mortgage Obligations *Coming Soon!*



There are several ways cash flows can be restructured to create a collateralized mortgage obligation. Methods for restructuring and the types of bonds created are discussed in this course. Since CMO structures can become complex, tools to evaluate the risks and rewards of any CMO tranche are reviewed. Two regulatory tests, the FFIEC and the FLUX tests are also considered.

Online \$37

### Mortgage-Backed and Asset-Backed Securities for Retail and Institutional Reps

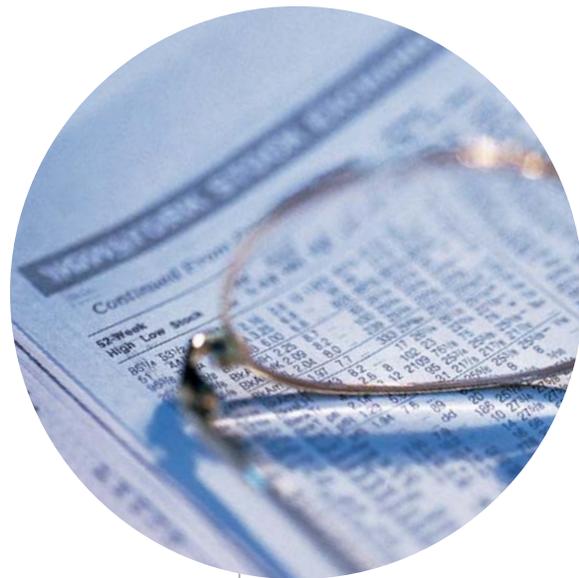
These courses were developed under the auspices of the educational committee of PSA, the Bond Market Trade Association. They overview topics on mortgage-backed and asset-backed securities, from their formation to the markets in which they trade.

Retail Reps Textbook (176 pgs.) \$60

Diskette \$60

Institutional Reps Textbook (280 pgs.) \$95

Diskette \$95



[www.dearborn.com](http://www.dearborn.com)

### Pass-through Securities *Coming Soon!*



Pass-through securities are the simplest form of mortgage-backed securities. By completing this course, students will understand how financing flows from investor to homeowner. Different agency pass-through programs are discussed along with pool creation and maintenance. The non-agency or private label market is also reviewed.

Online \$37

### Value in Mortgage Backed Securities *Coming Soon!*



Representatives must have tools to evaluate mortgage-backed securities in order to make sound recommendations to their clients. Tools such as cash flow yield, average life, cash flow yield spread, duration and total rate of return are reviewed in this course. Also discussed is the critical issue of prepayment. The impact of prepayments on price performance, yield and reinvestment is discussed along with tools for measurement and sources of prepayment data.

Online \$37



# Business Practices

## Communications

### Communication Dynamics I: Understanding Your Personality and Impact on Others



Effective communication is a key ingredient for all successful advisor/client relationships. This course emphasizes the importance of core personality as a driving factor in all client interactions. It will help financial service professionals assess their own core personality as well as their clients'. Numerous strategies for improving client communication and resolving conflicts are included.

Online \$37

### Communication Dynamics II: Ensuring Effective Client Communication



This second communication course applies the assessment techniques of the first course to improve the advisor's ability to "Get to Know" the client. The course teaches students how to quickly assess their client's core personality, ensuring more accurate and effective information gathering and goal setting. Necessary adjustments to the advisor's communication techniques are outlined so they are best able to accommodate their clients.

Online \$37

### Communication Dynamics III: Managing Diverse Personalities and Personality-Based Conflict



This third communication course deals with issues that can arise from dealing with clients whose personalities are in direct conflict with their advisors. It offers examples of typical conflicts that can arise and makes recommendations for avoiding these types of conflicts.

Online \$37

### Dynamics of Customer Complaints



Five thousand customers file complaints with the NASD annually. The process of reporting complaints is reviewed in this course. The most frequent types of customer complaints are identified and mediation and arbitration processes for complaint settlement are described. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

#### Grading and Insurance Certification

- Exam, grading and certification for print exams is available for \$25 per course.
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  - Monthly - CO, ID, IA, MD, ME, UT, WI, WY
  - Weekly - CT, IL, MI, SC, TN

### Online Trading Trends and Regulation **NEW!**



The proliferation of online and day trading has heightened concerns about disclosure issues and regulatory abuses. Along with these issues, this course discusses proposed regulation regarding margin requirements, suitability documentation and other disclosure issues. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Public Communications



This course defines advertising and sales literature and describes the rules that apply to communications for specific types of investments, including options and mutual funds.

Textbook (51 pgs.) \$37

Diskette \$37

Online \$37

### Regulation of Electronic Communication **NEW!**



This course reviews regulation issues regarding electronic communication. It categorizes different forms of electronic communication, reviews current NASD, NYSE and SEC rules on electronic communication, suggests procedures for compliant electronic communications, and offers guidelines for electronic delivery of disclosure documents. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### The Language of Investing **NEW!**



Individuals that are seeking an overview of general investment products and their risks and rewards will benefit from this course. Equity, debt, variable products, and pooled investment products are among the securities reviewed. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17



www.dearborn.com



# Business Practices (cont.)

## Market Conduct

### Basics of Commodities Ethics **NEW!**



This online course covers the fundamental concepts of ethics and how they function in the commodities industry. It includes case scenarios that demonstrate the interaction of ethics in the workplace and how regulatory behavior is measured. *Print available by special order, for inquiries email leads@dearborn.com.*

**Online \$17**

### Basics of Money Laundering **NEW!**



A firm element CE course for securities professionals designed to keep you abreast with the applicable pending requirements and the applicable regulatory jurisdictions. The course will familiarize you with topics including: 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. *Print available by special order, for inquiries email leads@dearborn.com.*

**Online \$17**

### Ethics for the Insurance Professional

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

**Textbook (110 pgs.) or Trainer's Guide \$27**

**Downloadable Text \$27**

### Ethics for the Property/Casualty Professional

This course provides the professional P/C agent with a set of tools to prevent or handle everyday ethical problems. Case studies at the end of each chapter illustrate such issues as delayed cash flow, misrepresentation, unauthorized knowledge, rebating and others. This course includes the CPCU and IIAA codes of ethics.

**Textbook (107 pgs.) or Trainer's Guide \$27**

### Ethics for the Securities Professional

*Ethics for the Securities Professional* explores the ethical responsibilities of registered representatives toward their customers, their firms and the public.

**Textbook (47 pgs.) \$17**

## Life Insurance Suitability

When is a life insurance product suitable and when is it not? What products suit what needs? How does a practitioner determine what product to recommend? This course covers these issues and more. It explains 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.) or Trainers Guide \$27**

**Downloadable Text \$27**

### Long-Term Care Suitability **NEW!**

*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, the matching of product features and benefits to client needs and goals.

**Textbook (168 pgs.) \$27**

**Downloadable Text \$27**

### Managing Customer Accounts



This course describes the types of customer accounts and discusses the procedures for opening them. It explains the requirements for joint accounts, corporate accounts, UGMA/UTMA accounts, discretionary accounts, margin accounts, IRAs and more.

**Textbook (62 pgs.) \$37**

**Diskette \$37**

**Online \$37**

### Market Conduct for Life Insurance Agents

This course goes step-by-step through 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. Everything in this course has relevance to the day-to-day routine activities of life insurance agents. Topics addressed 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.) or Trainer's Guide \$27**

**Downloadable Text \$27**



# Business Practices (cont.)

## Market Conduct (cont.)

### Outside Business Activities and Selling Away



See page 27 for CE Express titles.

### Soft Dollars, Directed Brokerage and Personal Trading



A firm element CE course for financial services professionals which explains the issues and the procedures required complying with compliance rules. The course will update you on information including: soft dollars 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 principals of conduct for directed brokerage, personal trading practices, conduct for broker-dealers and investment managers and investment company practices required for implementation in 2000. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Suitability for the Securities Professional

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

Textbook (40 pgs.) \$17

### Suitability Issues Involving Variable Products **NEW!**



Advisors recommending variable annuities to their clients must be educated about important regulatory issues related to the sale of these products. This course covers these issues and highlights critical considerations in determining the appropriateness of variable annuities within qualified plans, administrative expenses and exchanges. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

#### Grading and Insurance Certification

- Exam, grading and certification for print exams is available for \$25 per course.
- Rapid Score: Candidate will receive his/her certificate within one business day for an additional \$25. This timeframe does not include a report of exam results to the state.
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  - Monthly - CO, ID, IA, MD, ME, UT, WI, WY
  - Weekly - CT, IL, MI, SC, TN

### Suitability Guidelines for Annuities **Coming Soon!**



This course provides principles and guidelines for determining the suitability of annuity life insurance 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. The course focuses how the agent should assess the client's needs—whether it's accumulation or income distribution—and provides guidelines for determining which product is most suitable. Also covered are NASD guidelines for the proper analysis of variable annuity placements.

Online \$17

### Suitability Guidelines for Traditional Life Insurance **Coming Soon!**



This course provides principles and guidelines for determining the suitability of traditional 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. In addition, the course looks at how product suitability should be determined, how client needs are assessed, the advantages and disadvantages of these products and what clients should know about them before being asked to buy.

Online \$17



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# Business Practices (cont.)

## Compliance

### Branch Office Audits **NEW!**



This course identifies critical areas of regulatory attention in recent NASD branch office audits. It suggests proactive measures and procedures to ensure favorable audit results. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Churning and Unauthorized Trading **NEW!**



Churning and unauthorized trades are the most common NASD Conduct Rule violations. Through case study review, this course improves understanding of these violations and decreases the likelihood of engaging in these practices. Relevant regulation pertaining to these topics is explored as are compliance policies and procedures for their avoidance. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### GLB Privacy Regulation **Coming Soon!**



The Gramm Leach Bliley Privacy Act provisions are reviewed in this course which identifies procedures to ensure compliance. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Hot Issues and Relevant Regulations **NEW!**



The rules involving purchases of "hot issues" of new securities are clarified as this course reviews existing rules and discusses recent modifications. Additionally, prohibitions and restrictions on hot issues purchases and specified persons are presented. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### 1035 Exchanges **New!**



The volume of variable life and variable annuity contract exchanges has prompted increased regulatory attention to the 1035 exchange process. This lesson examines compliance issues relevant to such exchanges. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Regulatory Element Overview, Third Edition **Revised!**



A covered registered person must satisfactorily complete the seven modules of the Regulatory Element Continuing Education Program to satisfy NASD requirements. Completion of this course will prepare registered representatives for the Regulatory Element Continuing Education Program and greatly increase the likelihood of successful completion of the program.

Textbook \$37

Online \$37

*Regulatory Element Overview for Series 6 (online only) Coming Soon!*

## Supervision

### Branch Office Management: Ensuring Compliance and Suitability **NEW!**



The greatest obligation of the Branch Manager is in the area of supervision. This course covers the major areas of concern for a manager: hiring good employees, enforcing suitability, preventing prohibitive practices, ensuring compliant communications, dealing with client complaints and record keeping requirements.

Textbook \$50

Diskette \$50

Online \$50

### Employment Investigation and Due Diligence in Hiring **Coming Soon!**



The investigation of employees prior to hiring is a complicated process that requires careful attention. Firms that follow prudent review policies and due diligence techniques can greatly minimize employment problems. This course specifies sound procedures for investigation and due diligence in hiring. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### General Supervision for Small Firms **Coming Soon!**



Summaries of supervisory practices for the small broker-dealer are provided in this lesson. Relevant issues such as recordkeeping, advertising, and supervisory procedures are addressed. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Supervising Registered Representatives: Case Studies in Suitability and Ethics



This course is a series of case studies that illustrate the complexities of supervising a branch office. It includes how to effectively hire, train, motivate and discipline representatives along with the roles and responsibilities of being a sales manager.

Textbook (114 pgs.) \$37

Diskette \$37

Online \$37

### Supervision Issues for Limited Securities Representatives **Coming Soon!**



Designed especially for supervisors of Series 6 representatives, this course identifies mutual fund and variable product supervisory concerns as identified by the NASD and SEC. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17



# Markets and Applications

## Financial Planning/ Investment Advisory Services

### Basics of Asset Allocation



See page 27 for CE  
Express titles.

### Building Client Wealth *Coming Soon!*



This course 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, there are some products and plans that are better suited for the challenge than others and this online course reviews them.

Online \$17

### Designing Financial Strategies

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. It examines the basic factors that influence the financial planning process, including the most common financial goals, needs and objectives.

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. It looks at the importance and role of risk management and tax-reduction strategies in a client's overall financial plan.

Textbook (215 pgs.) or Trainer's Guide \$37

Diskette \$37

Downloadable Text \$37

### Factors and Case Analysis using Qualitative Analysis: Overview



Professionals involved in portfolio management must have an understanding of the factors that influence a company's success within its industry. Factors such as demographics, technology, legislation, and economic cycles all influence an industry's financial health. By providing a framework for analyzing these factors, this course helps advisors present and explain the factors that signal promising investment opportunities for their clients.

Online \$37

#### Grading and Insurance Certification

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  - Weekly - CT, IL, MI, SC, TN

### Factors and Case Analysis using Qualitative Analysis: The Automobile Industry *NEW!*



Many factors influence the profitability of automobile manufacturers. This course describes how the economy, worldwide overcapacity, leasing, foreign competition, unionization, the popularity of large vehicles, vehicles powered with alternate fuels and relationships with suppliers and dealers are affecting the automobile industry.

Online \$37

### Factors and Case Analysis using Qualitative Analysis: The Banking Industry



Many analytical tools are available to investors interested in the banking industry. This course discusses the application of efficiency ratios, interest profitability ratios, loan loss ratios, and loan coverage ratios.

It also describes how rapid consolidation, convergence with other financial service providers, electronic banking, closure of branches, Internet banking and legislation are impacting banks' bottom lines.

Online \$37

### Factors and Case Analysis using Qualitative Analysis: Health Maintenance Organizations *NEW!*



HMOs have been under close scrutiny for a number of years. Investors considering this industry should be made aware of the factors affecting profitability such as premium increases, capitation, legislation, inability to reduce costs, political pressure to expand array of services, adverse selection, and the consequences of medical advances on the HMOs.

Online \$37

### Factors and Case Analysis using Qualitative Analysis: Online Brokerage Firms *NEW!*



Online brokerage firms face a number of unique issues relative to their "brick-and-mortar" competitors. Declining commission rates,

electronic communication networks, payment for order flow, after-hours trading, and wireless trading have all contributed to the soaring volumes of online trading. These issues are explored in this course.

Online \$37



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# Markets and Applications (cont.)

## Financial Planning/ Investment Advisory Services (cont.)

### Factors and Case Analysis using Qualitative Analysis: The Pharmaceutical Industry *NEW!*



The pharmaceutical industry has grown tremendously in recent years. Investors must understand the regulatory approval process, the significance of patent protection, competition from generic drugs, aging population consuming more drugs, price pressures, and importance of formularies on major pharmaceutical companies in order to make sound investment decisions. These factors and their influence on major companies like Merck and Pfizer as well as biotech companies such as Genentech and Biogen are discussed in this course.

**Online \$37**

### Financial Planning for Women: Making Suitable Recommendations



The material in this course provides a basic foundation on which to build a broader understanding of the financial planning process and the specific needs of women in this process. Chapters include an introduction to financial planning; financial issues for single, married, divorced and widowed women; and providing for dependents.

**Textbook (97 pgs.) \$37**

**Diskette \$37**

**Online \$37**

### Financial Planning with Variable Annuities

Too many Americans enter retirement with insufficient funds, largely because of a lack of preparation and understanding. For many people, variable annuities (VAs) can provide an ideal solution. This course describes in understandable detail the basics of VAs, as well as their tax benefits, income benefits, investment options, distribution options, and insurance benefits. It goes on to consider estate-planning issues, describe four key financial strategies, and compare VAs with mutual funds.

**Textbook (91 pgs.) \$27**

**Diskette \$27**

### Managing Money I: The Process of Asset Management



The objective of this course is to assist financial professionals in focusing on providing the financial service and advice that today's investor needs. The process of advising clients is examined step by step, with emphasis on asset classes and allocation, tax considerations, implementing a strategy, and communication with clients.

**Textbook (97 pgs.) \$37**

**Diskette \$37**

**Online \$37**

### Managing Money II: Case Studies in Making Suitable Allocations



*Managing Money II* demonstrates the skills an advisor needs in order to move away from a packaged products/ transactions orientation to an "assets under management" orientation. Through a fictitious case study, the student sees how different clients have different needs. An appreciation for the information needed to help clients define their objectives is gained.

**Textbook (97 pgs.) \$37**

**Diskette \$37**

**Online \$37**

### Preserving Client Assets *Coming Soon!*



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 reducing taxes.

**Online \$17**

### Risk and Return *Coming Soon!*



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 use financial products on the financial pyramid. The last lesson of the course addresses tax planning, basic tax rules, gifts and estate taxes and various tax-reduction strategies.

**Online \$17**

### Taxation of Financial Products

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 plain English, and the comprehensive information provided is up-to-date and includes planning strategies.

**Textbook (145 pgs.) or Trainer's Guide \$37**

**Downloadable Text \$37**



# Markets and Applications (cont.)

## Financial Planning/ Investment Advisory Services (cont.)

### Turbulent Markets: Understanding and Withstanding Market Risks



*Turbulent Markets* helps financial services professionals prepare clients for the inevitable turbulence in the market, and for dealing with a market turnaround.

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.

**Textbook** (70 pgs.) **\$37**

**Diskette** **\$37**

**Online** **\$37**

### Understanding Client Needs *Coming Soon!*



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** **\$17**



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### Grading and Insurance Certification

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 Weekly - CT, IL, MI, SC, TN

## Insurance Markets and Services

### Individual Markets

#### Individual and Family Markets

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 each market has and how these needs can be addressed with life insurance.

**Textbook** (208 pgs.) **or Trainer's Guide** **\$27**

#### Total Needs Planning

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.) **or Trainer's Guide** **\$27**

### Group Markets

#### Introduction to Group Insurance

This course lays the groundwork for agents entering the group insurance market. It includes expanded coverage of cafeteria plans, group disability income plans, group long-term care, and income tax treatment of group life insurance. Lively charts, graphics, sample policies, a case study, and glossary aid understanding of important concepts.

**Textbook** (153 pgs.) **or Trainer's Guide** **\$27**

#### Managed Care

This course introduces agents to the world of managed care and gives the tools necessary to take advantage of the many opportunities in this market. The course trains agents to sell managed care plans to small businesses and explains how to use the process of selling managed care plans to reach new prospects and open doors to additional sales opportunities.

The course includes such features as definitions of managed care organizations, explanations of managed care terminology, questions agents can use to identify reputable managed care organizations as well as reasons why employers select and reject managed care plans. An appendix addresses emerging opportunities in the Medicare market.

**Textbook** (131 pgs.) **or Downloadable Text** **\$27**

# Markets and Applications (cont.)

## Estate Planning

### Basics of Estate Planning



See page 27 for  
CE Express titles.

### Charitable Giving Coming Soon!

This course teaches the basic techniques used by private donors to implement charitable giving plans that maximize both the value of the gifts to charity and the value of the income and estate retained by the donor. *Charitable Giving* covers critical tax issues, the use of specialized trusts, life insurance products, and various practical issues in the context of common charitable giving scenarios.

**Textbook \$37**

### Estate Planning

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.) or Trainer's Guide \$50**  
**Downloadable Text \$50**

### Introduction to Trusts

This course walks the financial service 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, security and methods for retaining control over property transfers. A must-have for anyone doing financial or estate planning.

**Textbook (87 pgs.) \$37**  
**Downloadable Text \$37**

### Introduction to Trusts: Case Studies *NEW!*



This new and 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.

**Diskette \$37**  
**Online \$37**

## Qualified Plans

### Distributions from Qualified Plans

Industry experts Thomas F. Streiff, CFP, CLU, ChFC, CFS and David Shapiro, CFP, CLU, ChFC have developed a comprehensive yet easy-to-understand study on the rules and requirements for taking distributions from qualified employer plans and individual retirement plans—with focus on the opportunity to provide sales and service. It covers such core issues as premature distributions, required minimum distributions and distributions at death. Also included is a thorough discussion of the distribution rules as they apply to traditional IRAs and Roth IRAs.

**Textbook (161 pgs.) or Trainer's Guide \$37**  
**Downloadable Text \$37**

### 401(k) Plans

This course explains how 401(k) plans work, how to design them for differing needs and what is involved in plan installation and administration. *401(k) Plans* also includes an effective sample sales presentation with a sample prospecting letter.

**Textbook (133 pgs.) or Trainer's Guide \$37**  
**Downloadable Text \$37**

### 403(b) Plans

403(b) expert, Ellie Lowder, CSTSA, has created a course for insurance agents, securities reps and other financial services professionals who sell investment and retirement planning services to nonprofit organizations. The course focuses on the special retirement planning market in nonprofit organizations with special attention on the main markets: 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.) or Trainer's Guide \$37**  
**Downloadable Text \$37**

### Pensions and Profit Sharing

*Pensions and Profit Sharing* covers the different qualified and non-qualified 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 be set up or modify a plan.

**Textbook (359 pgs.) or Trainer's Guide \$50**  
**Downloadable Text \$50**



# Markets and Applications (cont.)

## Qualified Plans (cont.)

### Retirement Plan Design



See page 27 for CE Express titles.

### Retirement Plan Types



See page 27 for CE Express titles.

### Rollovers



Using an innovative combination of explanations and examples, this course describes both the requirements that must be met to qualify for a tax-free transfer of assets (or rollover) from one retirement plan or IRA 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** (69 pgs.) **\$37**

**Diskette** **\$37**

**Downloadable Text** **\$37**

**Online** **\$37** *Coming Soon!*

### Understanding IRAs



This course covers the various forms of IRAs available to investors including Roth IRAs, traditional 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, including both retirement and pre-retirement savings.

**Textbook** (87 pgs.) **\$27**

**Diskette** **\$27**

**Downloadable Text** **\$27**

**Online** **\$27** *Coming Soon!*

### Grading and Insurance Certification

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Monthly - CO, ID, IA, MD, ME, UT, WI, WY  
Weekly - CT, IL, MI, SC, TN

## Retirement Planning

### Determining Retirement Income Needs *Coming Soon!*



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 determining the total income a retired couple might receive from Social Security, company-funded pensions and personal savings. The affect of different distribution options on the amount and duration of income are considered as well as how to choose the right option.

**Online** **\$17**

### Financial Challenges Facing Retirees *Coming Soon!*



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

**Online** **\$17**

### Investing Retirement Assets



See page 27 for CE Express titles.

### Medicare *Coming Soon!*



This online course provides a quick but comprehensive introduction to Medicare. Parts A and B, now known as the original Medicare Plan, are covered as well as Medicare supplement insurance policies and their relationship to the Original Plan. Medicare Part C, the Medicare +Choice Program, is also addressed, including Part C managed care plans, private fee-for-service plans, medical savings account plans and religious fraternal benefit society plans. This course also provides an understanding of how claims are paid.

**Online** **\$17**



[www.dearborn.com](http://www.dearborn.com)

# Markets and Applications (cont.)

## Retirement Planning (cont.)

### Principles of Retirement Planning

This course will familiarize 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.) or **Trainer's Guide** \$37  
**Downloadable Text** \$37

### Senior Health Care



See page 27 for  
CE Express titles.

### Senior Needs Planning

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. Topics discussed include the financial challenges of retirement as well as strategies for meeting them. 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 have to finance retirements that are lasting as long as 15, 20 and even 30 years.

**Textbook** (153 pgs.) or **Trainer's Guide** \$37  
**Diskette** \$37  
**Downloadable Text** \$37

## Business Planning

### Business Insurance Revised!

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.) or **Trainer's Guide** \$50  
**Downloadable Text** \$50 *Coming Soon!*

### Business Succession Planning NEW!

This course covers techniques for preserving the value of a business for the business owner or the business owner's family when he or she retires, dies or otherwise passes the business on to others.

**Textbook** (129 pgs.) \$37  
**Downloadable Text** \$37

## Buy-Sell Agreements

This course teaches the basic elements of insured buy-sell agreements and how they enable a business to be transferred from one party to another; the discussion includes sole proprietorships, partnerships and corporations. It enables the agent to identify where needs exist for insured buy-sell agreements and the solutions available to meet the requirements of business owners and their heirs.

**Textbook** (127 pgs.) or **Trainer's Guide** \$37

### Deferred Compensation Coming Soon!



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** \$17

### Key Executive Benefits

*Key Executive Benefits* serves as an introduction to this specialized sale. It discusses executive bonus plans, split-dollar plans, salary continuation and deferred compensation plans. This course includes useful marketing and sales applications, including how to find prospects, approach them and close the sale.

**Textbook** (108 pgs.) or **Trainer's Guide** \$37

### Retirement Plans for Small Businesses NEW!

This course focuses on rules directly affecting the choice by small businesses of retirement plan products. It combines basic explanations of plan types, with instruction on how to fit a business with a retirement plan that will suit a business owners objectives and circumstances.

**Textbook** (103 pgs.) \$37  
**Downloadable Text** \$37

### Survey of Advanced Sales

In one single course, an agent is given an introduction to the most lucrative and popular markets for the sales and service of life insurance. This course teaches agents 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.) or **Trainer's Guide** \$37  
**Downloadable Text** \$37

# Markets and Applications (cont.)

## Brokerage Markets and Services

### Bringing New Issues to Market *NEW!*



IPOs in today's market, particularly high-tech company IPOs, have redefined the regulatory landscape for new issues. Both SEC rules surrounding the issuance of securities and specific IPO case studies form the basis of this course. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Extended Trading Hours *Coming Soon!*



Extended trading hours offer retail customers benefits previously available only to institutions. With these benefits come certain risks, which are discussed in detail in this program. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Investment Adviser Regulatory Issues *Coming Soon!*



Soft dollars, directed brokerage and personal trading are some of the common ethical concerns involving investment advisers. These issues are explored in this course along with current industry regulation pertaining to these practices. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Margin Accounts *Coming Soon!*



Long, short and combined margin accounts are discussed in this practical course that details the margin accounting process. Reg T and SRO minimum requirements as applied to margin accounts are explained. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Mutual Fund Asset Allocation *Coming Soon!*



This course covers recommended asset allocation models at various life stages for mutual fund purchasers. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Grading and Insurance Certification

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  - Bi-Monthly - 1st and 15th - CA, GA, NC, OH, PA, WV
  - Monthly - CO, ID, IA, MD, ME, UT, WI, WY
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### Private Placements *Coming Soon!*



This course covers regulation pertaining to private placements and Reg D offerings. It identifies the unique requirements of Rule 504, 505, and 506 offerings. *Print available by special order, for inquiries email leads@dearborn.com.*

Online \$17

### Registered Investment Advisors



This course addresses the basic compliance issues that investment advisors need to know in order to meet the regulatory requirements. It covers the regulatory changes reflected in the National Securities Markets Improvements Act of 1996.

Textbook (85 pgs.) \$37

Diskette \$37

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This course explores SRO regulations relating to the preparation and publication of research reports. *Print available by special order, for inquiries email leads@dearborn.com.*

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# State-Specific CE Programs

## California Long-Term Care Insurance

**CTQ 2000 Approved**

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

**Textbook (312 pgs.) and Correspondence Exam with Grading Service \$40**

## Colorado Long-Term Care Insurance Laws and Regulations **NEW!**

This course is designed to meet 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.) and Correspondence Exam with Grading Service \$40**

## Florida Insurance Laws and Regulations Study Guide

This course is designed to meet the Florida Department of Insurance's two-hour continuing education course requirement for state insurance laws and regulations. It is useful for both life and health insurance agents as well as property and casualty agents. This course examines the daily responsibilities and activities of such agents and how the law applies to them.

**Textbook (48 pgs.) \$15**

## 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. This course also discusses relevant provisions of the Health Insurance Portability and Accountability Act of 1996 and the 1997 Taxpayer Relief Act, definitions benefit triggers, administration and enforcement of the law and consumer protection.

**Textbook (60 pgs.) and Correspondence Exam with Grading Service \$40**

## Virginia Laws and Regulations

*Virginia Laws and Regulations* provides life and health insurance agents with the study materials needed to fulfill Virginia's two-hour continuing education course requirement for state insurance laws and regulations. This course examines the daily responsibilities and activities of such agents and how the law applies to them.

**Textbook (65 pgs.) and Correspondence Exam with Grading Service \$40**

## Washington Long-Term Care Insurance **NEW!**

This course is designed for all life and health producers who plan to sell long-term care (LTC) products in the state of Washington. The *Washington Long-Term Care* course is designed to meet the state's biennial 6 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 points out any revisions to the Washington state LTC regulations.

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# CE Express

When you need CE hours in concise, focused courses, Dearborn's CE Express line is the perfect solution. This exciting line is designed to present an overview of key topics for a variety of training needs:

- Individual agents or brokers who need just a few more hours to complete their CE requirements;
- Brokerage wholesalers who want to add value to a business relationship by providing low-cost CE-approved courses to their producers;
- Training directors who want to supplement their training curriculum with smaller, CE-focused courses.

The easy-to-use format allows students to complete each course in one to two study sessions, while still gaining a solid understanding of the course fundamentals.

## Annuities Today

Covers immediate and deferred annuities; fixed, variable, and equity-indexed annuities; payout options and the fundamentals of common annuity provisions and options.

## Basics of Asset Allocation

Provides an introduction to the principles and goals of asset allocation as well as an orientation to some of the fundamentals of investing.

## Basics of Estate Planning

Explains what estate planning is and why it is needed, as well as what steps must be taken to initiate, implement and complete the process.

## Investing Retirement Assets

Explores investment alternatives available to retired clients. It discusses asset allocation models that might be appropriate for early and late retirement.

## Life Insurance Today

Describes the design and application of each of the major types of life insurance policies currently on the market today: term life, whole life, universal life, variable life and variable universal life.

## Life Insurance in Action *Online Coming Soon!*

Surveys the features of life insurance products and how they give this coverage the flexibility to cover a wide range of clients' needs.

## Mutual Fund FAQs

Presents a concise question-and-answer format. These questions are the result of a survey of financial service professionals regarding the questions their customers ask most frequently about mutual funds.

## Mutual Funds: A Case Study in Suitability and Ethics

Uses a case study that focuses on complaints against an experienced registered rep because of mutual fund trading.

## Outside Business Activities and Selling Away

Details the definition and requirements for engaging in business activities away from the firm as well as private security transactions and selling away.

## Recommending Mutual Funds

Defines mutual fund shares and describes their basic characteristics. It discusses the many types of fund objectives and explains how to use mutual funds to achieve investor goals.

## Retirement Plan Design

Describes the basic requirements for qualifying a retirement plan for preferred tax treatment and the alternatives available within the qualification structure.

## Retirement Plan Types

Describes features of a wide range of qualified retirement plans, including 401(k)s, Keoghs and simplified plans. It discusses the reasons for using qualified plans and the different customer needs that are served by the different types of plans.

## Senior Health Care

A quick but thorough introduction to health care options available to seniors: Medicare, Medicare supplement insurance, Medicaid and long-term care insurance.

## Variable Annuity FAQs

Presents 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.

**Textbook or online\* \$17**

\*Price reflects online course with online exam, grading and certification. For states that do not allow online exams, price is \$42 (plus additional state fees where applicable), which includes the online course, a print exam with grading and certification. Please call 1-800-824-8742 to verify your state requirements.

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- Exam, grading and certification for print exams is available for \$25 per course.
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# Reference and Sales Tools

## Diccionario bilingüe de seguros

(The Bilingual Insurance Dictionary)

This is an indispensable bilingual reference for anyone in the insurance profession: students studying for the life and health insurance licensing exam, insurance professionals with Spanish-speaking clients and those needing the most complete dictionary available of Spanish and English insurance terms. With nearly 1,000 terms and definitions, *Diccionario bilingüe de seguros* helps the reader understand insurance and financial concepts and terms.

**Textbook** (224 pgs.) **\$23**

## Diccionario bilingüe de términos bursátiles

(The Bilingual Securities Dictionary)

This is a must-have bilingual reference tool for anyone in the securities industry taking a licensing exam or working with Spanish-speaking clients. It is perfect for students studying for the Series 3, 6 and 7 exams, as well as active securities professionals. This comprehensive book has over 2,000 terms and definitions in both English and Spanish.

**Textbook** (500 pgs.) **\$32**

## 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 opportunities and rewards possible. 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** (116 pgs.) **\$16**

## Ready Reference Pocket Manual

A whole library of life insurance sales material is condensed into a pocket-sized book. This manual includes tested sales ideas; power phrases that sell; facts, figures, charts and tables; and tips from successful life insurance agents.

**Textbook** (359 pgs.) **\$16**

## Solutions Handbook

This practical reference tool will help the practitioner understand and apply the basic principles used in the four core areas of insurance and financial planning: personal financial planning, business planning, employee benefits and estate planning. Each core area provides text, endnotes and a "planning checklist" that identifies information needed to prepare an analysis of client needs.

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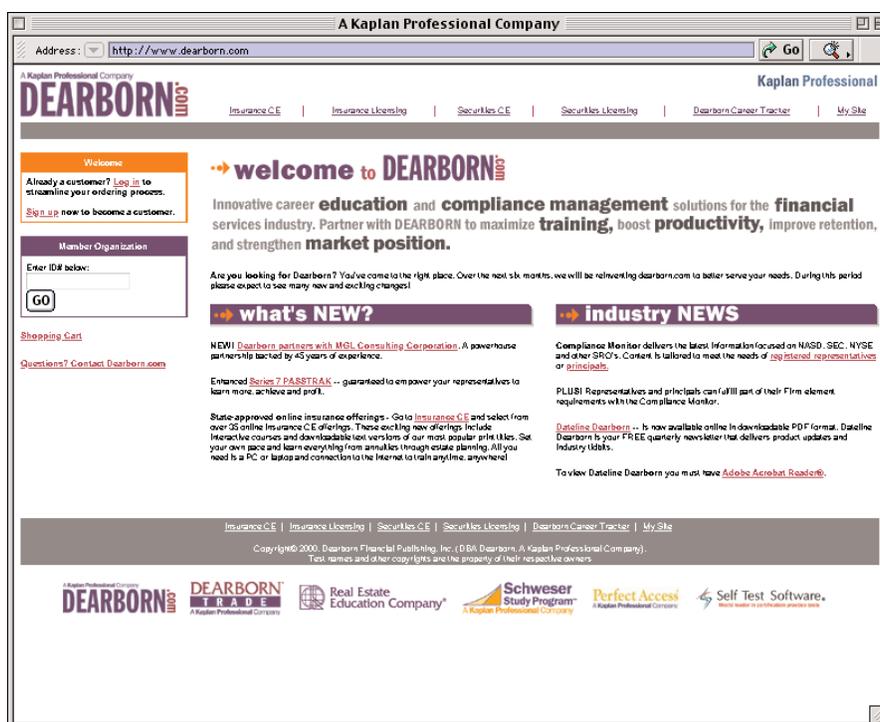
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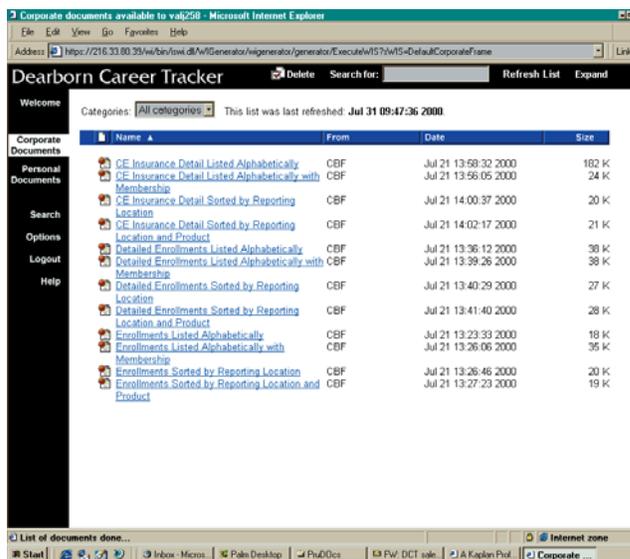


# Dearborn Career Tracker

## Cutting-edge compliance management systems

Dearborn Career Tracker (DCT) is Dearborn's proprietary information management system that saves you time and money. DCT allows you to monitor course fulfillment and completion grades across multiple programs, curriculums, and disciplines. This eases the management of each individual employee's compliance with licensing and continuing education requirements at the individual, branch office or national level.

- DCT is a single source database system accessed using diverse web technology platforms.
- DCT generates on-demand reports specific to each subscribed program giving authorized administrators the ability to query for particular results as well as save query instances and download results for other internal uses.
- DCT delivers the benefits of an in-house system without the administrative headaches.



# Registration and Compliance Services

## Continuously expanding our horizons to help your business.

Dearborn's partnership with MGL Consulting Corporation is expanding and improving to help your business. Integration of our complementary, and high-quality service and product offerings

assures that your career  Consulting Corporation  
Leaders in Registration and Compliance

education and compliance programs are up-to-date and consistent with your business, industry standards and client expectations. We are building on 45 years of collective leadership experience developing innovative solutions for your career education, compliance management and registration needs.

## Our suite of service and product offerings include:

- Career education and compliance management solutions, including securities licensing, securities CE, insurance licensing, insurance CE
- Firm element needs analysis
- Firm element training plan creation
- Broker/dealer registration and licensing
- Insurance licensing and appointments
- Dearborn Career Tracker (DCT)—a training and information management system
- Compliance audits
- Written supervisory procedures



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Los Angeles, CA 90035  
310-289-5127  
Fax 310-289-8598

### Colorado

2150 South Cherry Street  
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### Illinois

205 W. Randolph Street  
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Chicago, IL 60606  
312-606-8990  
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### Michigan

25300 Telegraph Road  
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Southfield, MI 48034-7402  
248-356-4540  
Fax 248-356-3329

### Minnesota

2051 Killebrew Drive, #110  
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612-854-5050  
Fax 612-854-4988

### New Mexico

8205 Spain NE  
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### New Jersey

One Gateway Center  
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### Texas

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Suite 100  
Arlington, TX 76011  
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Materials must be prepaid unless billing arrangements have been made in advance. Dearborn accepts MasterCard, Visa, American Express and company or personal checks.

### 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 1-800-621-9621.

### Sales tax

Self-study courses 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.

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# A History of Quality and Innovation

Dearborn is a leader in providing innovative career education and compliance management solutions to the financial services industry. For more than 30 years, we have partnered with insurance companies, securities firms and banks to provide high quality, personalized training to more than 750,000 financial services professionals.

## Cutting-edge compliance management solutions

Our cutting-edge compliance management solutions give you desktop access to the most current company-mandated training requirements and online reports that track individual course completion status at the individual, branch office or national level.

## Comprehensive offering portfolio

- Full line of insurance and securities prelicensing courses
- Over 100 continuing education courses
- Nationwide training network
- Tracking and reporting services
- Compliance and insurance certification
- Grading and certification
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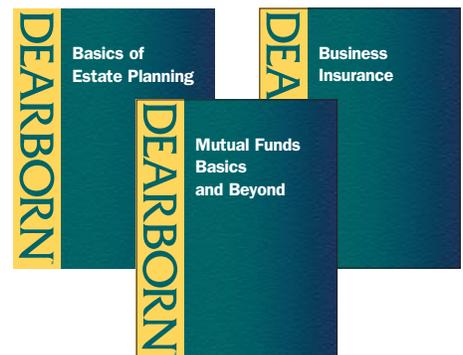
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