

Insurance Continuing Education



2007–2008
November–March

Connecticut
Massachusetts
New York
Pennsylvania

Welcome to Kaplan Financial—Your Knowledge Gateway into the Insurance and Financial Services Industries

What's New?

Virtual and Online Licensing Exam Prep

We are enhancing our robust line of licensing exam prep courses to include state-of-the-art virtual and online courses for securities and insurance licensing exam prep to give our customers even more choice and flexibility!

- Virtual classes are now available for Series 6, 7, 26, 63, 65, 66, and our new Series 6 Bilingual Spanish virtual class.
- Virtual classes are now available for Life and Health candidates in Georgia, Ohio, and Texas.
- Online self-directed prelicense training is available for Life and Health candidates in California, Georgia and Arizona, with more states coming soon!

Qualified Financial Advisor (QFA)TM

Build a strong customer-facing staff well versed in financial planning with our new QFA program. This exciting new course teaches the fundamentals of providing financial planning advice to families and individuals and is a perfect complement to our CFP Board-registered programs. Completing Kaplan Financial's QFA program enables learners to become well versed in the most critical components of financial planning: saving for retirement, investment and tax strategies, insurance coverage, education funding, and estate planning.

Insurance Achievement

In July 2004, Kaplan Professional acquired Insurance Achievement, a nationally recognized provider of self-study professional designation materials for the financial services industry. Insurance Achievement provides learning programs to individuals working toward professional designations—specifically: ChFC[®], CLU[®], CASLTM, ARM[®], and AIC[®]. All study materials are designed with the goal of mastering the required subject matter so that candidates pass their exams on the first attempt. Call 1-800-824-8742 for more information.

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

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Your satisfaction is guaranteed!

Product Exchange and Return Policy

If for any reason you need to return materials, you can do so within 30 days of purchase. Returned materials must be in a usable, unmarked condition. Software is not returnable after it has been opened.

Tuition Reimbursement Policy

Tuition will be refunded for up to 30 days from the date of enrollment upon return of the materials, or you may apply the cost of tuition to another Kaplan Financial class for up to one year.

Brand New Programs in ALL Locations!

We've added many new courses to our catalog. Look for new classes on contemporary subjects in every city. Topics include: Risk management, law and ethics, customer service, advanced estate planning techniques, life settlements and many more. See pages 4–5 for complete descriptions of all our courses.

Why Become a CERTIFIED FINANCIAL PLANNERTM Practitioner?

Earn greater income: Solo CFP[®] professionals earned close to \$20,000 more than those without CFP[®] certification.

Differentiate yourself: Set yourself apart from other financial professionals. CFP Board research shows that consumers increasingly rely on credentials when selecting a financial adviser.

Accelerated Financial Planner courses are approved for Insurance CE credit in NC, ND, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI, and WY.

See page 11 to get started today.

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Campus Locations

Connecticut Stamford

Kaplan Educational Center
189 Bedford Street
Stamford, CT 06901

New Haven/Meriden

Courtyard Marriott
600 Northrop Rd.
Wallingford, CT 06492

Massachusetts Boston

Kaplan Educational Center
One Congress Street
Boston, MA 02114

Dedham

Holiday Inn
55 Ariadne Rd.
Dedham, MA 02026

Springfield

Quality Inn
1150 Riverdale St.
West Springfield, MA 01089

Woburn

Courtyard Marriott
240 Mishawum Rd.
Woburn, MA 01801

New York Manhattan

Kaplan Financial
61 Broadway, Suite 700
New York, NY 10006

Pennsylvania Philadelphia Area

University of Phoenix Bldg.
170 S. Warner Rd.
Wayne, PA 19087

Pittsburgh Area

Courtyard Marriott
3962 William Penn Hwy.
Monroeville, PA 15146

Planning Calendar

November 2007

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

December 2007

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23 /30	24 /31	25	26	27	28	29

January 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

February 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	

March 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23 /30	24 /31	25	26	27	28	29

Preparing for Success

Kaplan Financial's quality educational programs prepare you to best serve your clients and markets. We offer a world-class library of CE courses that can be customized into programs that meet your unique training needs. Our courses:

- are comprehensive, application focused, and up to date;
- address basic, intermediate, and advanced levels;
- focus learning on understanding the customer and identifying solutions that meet their needs;
- are developed with instructional design standards that support the adult professional learner; and
- meet CE requirements.

Kaplan Financial is pleased to announce new insurance CE classes for Life and Health and Property and Casualty. Spend some time with us in the classroom and see just how effective and fun a CE course can be. Can't make it to class? Choose from our wide selection of self-study courses in online and textbook formats.



Class Descriptions

Advanced Applications of Life Insurance

This course will aid you in recognizing and fulfilling client needs through advanced knowledge of business insurance, deferred compensation, qualified retirement plans, business disability insurance, and more.

Agents & Ethics

This course presents the concept of ethics and how it relates to the sales and service of life insurance, thus creating the foundation for personal as well as professional success. The course examines ethics as a moral and legal force and explores the ethical responsibilities producers owe to their companies, their policy owners, their states, and to the public at large.

Annuities in the Financial Planning Process

This course explores fixed, variable and indexed annuities and looks at their use for asset accumulation as well as income distribution. Topics also include how to match a client's needs to an appropriate annuity design, how insurers credit interest to their fixed annuities and how separate accounts are used to fund variable annuities.

Business Insurance

Addressing the unique needs of business owners, this course covers executive bonus plans, salary continuation, and deferred compensation, as well as the basics of buy-sell agreements.

Delivering First Class Service

In this course, participants learn to see service from the customer's view. They learn to establish rapport, develop relationships, listen actively, take ownership of problems, speak positively, and help dissatisfied or upset customers.

Estate Planning: Passing It On

This course prepares you to adequately plan your client's estate needs. Among the topics covered are an overview of the estate planning process; types of property interests including community property, co-ownership, and property transfers at death; ethical considerations; choosing a fiduciary; and important information on administering an estate.

Ethical Principles and Responsibilities

This course addresses an agent's ethical responsibilities to the company they represent, to their policy owners and to the general public. It also covers insurance regulation, marketing ethics, personal values, and ethical decision making.

Ethics and Regulation in the Insurance Industry

This course will familiarize insurance professionals with the basics of industry regulation and the principles of ethical market conduct as guidelines for selling and servicing life and health insurance.

Financial Planning in Retirement

This course gives students the knowledge necessary to help clients manage their post-retirement financial plans, including understanding the financial concerns facing retirees.

Financial Strategies to Achieve Client Objectives

This course discusses the issues and tools involved in the accumulation and preservation of financial assets. Topics include determining clients' needs and objectives, saving and accumulation techniques, risk and risk management and asset allocation.

Homeowners Insurance

This course includes an in-depth study of the origins of the homeowners program, all of the homeowners policies, coverage considerations, the insurance policy, the declarations page, the insuring agreement, conditions, exclusions, and more.

Keeping Business Legal and Ethical

This course helps address the basics of the legal system, particularly as it relates to insurance: agency law, contract law, and tort law. It also covers fundamental expectations of ethical behavior such as altruism, personal development, conscientious performance and keeping professional standards.

Long Term Care

This course focuses on the study of the nature of long-term care, providers of care, Medicare, Medicare supplements, Medicaid, Medicaid estate planning, long-term care insurance policies, benefits, design features, and the long-term care market.

Long Term Care Today

This class introduces insurance agents to the long-term care (LTC) field and LTC insurance policies. In addition to identifying the health care professionals that provide LTC services, this course defines the various types of LTC settings and the scope of services provided in those settings. The differences between tax-qualified and non-tax-qualified plans are described and policy provisions and benefit options are delineated. The course covers Medicaid and Medicare programs, and the market for LTC insurance. Agents are given guidance on how to tailor LTC insurance policies to client needs.

Long-Term Care: Serving the Healthcare Needs of Seniors

What is long-term care? Who pays for it? What kind of policies can you buy? What is covered? What is the NAIC model? This course will address these questions and the various aspects of long-term care.

Planning for the Inevitable: Death & Taxes

This course helps you understand asset valuation for estate tax purposes as well as marital, charitable, and other deductions from the gross estate. You also learn about the nine types of charitable bequests and discover how to find estate tax credits.

Realistic Retirement Planning

This is a broad-based course that focuses on many aspects of retirement planning: typical client needs and expectations, income needs analysis, product uses and application (insurance and investment products), retirement funding vehicles (including qualified plans), Social Security, serving the retiree's health care needs, and wealth distribution.

Retirement Planning

This course focuses on the retirement planning process, analyzing income needs, Social Security, life insurance and annuities, investing, corporate qualified plans, and individual retirement plans.

Risk: Detect and Protect

Managing risk is critical in the property and casualty industry. This course introduces the basics of risk and risk management; the costs, consequences, and benefits of risk; risk assessment; goals and techniques of risk control; and goals and methods for financing risk.

Suitability: Matching the Product to the Need

This course provides suitability guidelines for the recommendation and sale of life insurance and annuity products. Identifying the right plan and ensuring its suitability is crucial to client satisfaction and personal success, and is a significant aspect of an insurance agent's market conduct responsibility.

Survey of Life Settlements

This class provides an introduction to a form of life insurance policy settlement. It covers background and market; definitions of important terms; governing rules and regulating organizations; important distinctions between viatical settlements and senior settlements; uses of life settlements, including their business and estate planning applications; market conduct and ethical issues; and taxation.

Tearing Apart the Insurance Policy

Being able to analyze the insurance policy is important when your client has coverage questions. This course describes the content in an insurance policy and its physical formation. You also learn how to read the policy declarations, insuring agreement, conditions, and exclusions. After taking this course, you will also understand the insured's responsibilities when a loss occurs and other important information needed at the time of a claim such as salvage, subrogation, and settling disputed claims.

The Many Faces of Insurance

This course helps you understand the different perspectives of the insurance industry. Besides learning about the markets and consumers that make up this competitive industry, you also learn about the financial, economic, functional and social perspectives of insurance. This course also includes important information on insurable risks in personal and commercial insurance and the basic traits of the insurance policy.

Trusts, Buy-Sell Agreements & Other Estate Planning Techniques

Estate planning would not be complete without exploring buy-sell agreements and other specialized estate planning techniques. This course provides you the information necessary to help your client plan for incapacity or death through life insurance, trusts, buy-sell agreements, and other special estate planning considerations.

Understanding Annuity Products

This course includes an in-depth study of the various annuities, the annuity as an income vehicle, various income options, features of deferred annuities, liquidity options, fixed deferred annuity products, indexed annuities, the development of variable annuities, variable annuity benefits, and much more.

Understanding Disability Income Insurance

This course is designed to help insurance agents recognize the probability of disability, the potential losses involved, and the need for disability income protection. The course addresses policy structure and its uses in the personal and business markets.

Universal Life Insurance Products

This course covers the development of the universal life insurance product, the features of equity indexed universal life insurance, methods of crediting interest, characteristics of variable universal life insurance, contract provisions, meeting clients needs with universal life products, and issues related to product suitability.

Using Life Insurance for Business Succession Planning

This course is designed to show planners and agents how they can help their business clients optimize the value of their enterprises and ease the transition of their death through careful planning. Emphasis is placed on the various methods involved in valuing a business and selecting the most appropriate method for a given client.

You Can't Take it With You: Lifetime Gifts & Transfers

A critical factor in planning your client's estate is understanding alternative ways of giving. This course provides important information about lifetime gifts and transfers and covers such topics as gift-giving basics, direct and indirect gifts, gift selection factors, and the all-important tax implications of gifts.

Class Schedule

New York CE Requirements

All licensees (agents, brokers, and consultants) must complete 15 hours of continuing education credit every two years in the line in which the license is held.

1. Life licensees must complete 15 hours of Life and/or Accident-related continuing education credit every two years.
2. Accident and Health licensees must complete 15 hours of Life and/or Accident-related continuing education credit every two years.
3. Property and Casualty licensees must complete 15 hours of Property and/or Casualty-related continuing education credit every two years.
4. Licensees holding more than one license (Life and Health and Property and Casualty) must complete 30 hours of continuing education with 15 hours in each line category (Life and Health and Property and Casualty). Bridge courses can be taken to satisfy both lines.
5. New York resident licensees who hold more than one Life and/or Accident license must complete 15 hours total regardless of the number of Life and/or Accident license lines held.
6. New York resident licensees who hold more than one Property and/or Casualty license must complete 15 hours total regardless of the number of Property and/or Casualty license lines held.

All provider and course approvals are valid through Nov 30, 2008.

New York Class Schedule

All New York CE classes are \$98 each for 8 hours and \$59 each for 4 hours.

New York: Kaplan Financial, 61 Broadway, Suite 700, New York, NY 10006. NYSID Approval No.: NYPO-100095

Month	Date	Course	Approval No.	Hours	Lines
Nov	1-4	Estate Planning	NYCR-212850	15	C1/LA/LB
	29-Dec 2	Investment Planning	NYCR-212883	15	C1/LA/LB
Jan	10-13	Income Tax Planning	NYCR-212852	15	C1/LA/LB
	24-27	Fundamentals of Personal Financial Planning	NYCR-212881	15	C1/LA/LB
Feb	21-24	Insurance and Employee Benefits	NYCR-212882	15	C1/LA/LB
	28-Mar 2	Retirement Planning	NYCR-212851	15	C1/LA/LB

All classes meet on the following schedule:

Thursday	1:00 pm-6:00 pm
Friday	8:00 am-6:00 pm
Saturday	8:00 am-6:00 pm
Sunday	8:00 am-6:00 pm

Pricing, class dates, and locations are subject to change without notice.

New York Exam Monitor Service

Bring your sealed self-study exam package from Kaplan Financial or any other vendor and we will provide a quiet test-taking environment with a registered exam monitor. Please call for an appointment; there is a nominal \$15 monitor fee per exam.

In addition, Kaplan Financial is pleased to offer our CFP® curriculum for Insurance CE credit in New York.

If you are preparing for the CFP® exam, earn your full 15 required Insurance CE credits at the same time! Even if you are not planning to sit for the exam, these robust courses offer in-depth coverage on key subject areas.

Please see page 11 for full details of our CFP® study programs.

Massachusetts CE Requirements

For the first three years following licensure, all licensees must complete 60 hours of CE. After the initial three-year period, all licensees must complete 45 hours of CE every three years. Exemptions may apply to experienced professionals. Please call for more information.

Massachusetts Class Schedule

All Massachusetts CE classes are \$99 each for 8 hours, \$59 each for 4 hours and \$49 each for 3 hours.

Boston: Kaplan Educational Center, One Congress Street, Boston, MA 02114

Month	Date	Time	Course	Hours	Lines
Nov	16	8:30	Retirement Planning	8	ALL
Dec	20	8:30	Business Insurance	8	ALL
Jan	22	8:30	Long Term Care Today	*	ALL
	22	1:15	Survey of Life Settlements	3	ALL
Feb	29	8:30	Agents and Ethics	4	ALL
	29	1:15	Financial Strategies to Achieve Client Objectives	4	ALL

Dedham: Holiday Inn, 55 Ariadne Road, Dedham, MA 02026

Month	Date	Time	Course	Hours	Lines
Dec	4	8:30	Advanced Applications of Life Insurance	8	ALL
Feb	6	8:30	Risk: Detect and Protect	*	ALL
	6	1:15	The Many Faces of Insurance	*	ALL

Springfield: Quality Inn, 1150 Riverdale Street, West Springfield, MA 01089

Month	Date	Time	Course	Hours	Lines
Jan	8	8:30	Annuities in the Financial Planning Process	4	ALL
	8	1:15	Delivering First Class Service	*	ALL
Feb	21	8:30	Estate Planning: Passing It On	*	ALL
	21	1:15	You Can't Take it With You: Lifetime Gifts & Transfers	*	ALL

Woburn: Courtyard Marriott, 240 Mishawum Road, Woburn, MA 01801

Month	Date	Time	Course	Hours	Lines
Nov	8	8:30	Long Term Care	8	ALL
Jan	10	8:30	Annuities in the Financial Planning Process	4	ALL
	10	1:15	Delivering First Class Service	*	ALL
Mar	11	8:30	Estate Planning: Passing It On	*	ALL
	11	1:15	You Can't Take it With You: Lifetime Gifts & Transfers	*	ALL

*Application for CE credit approval has been filed. Please check our website for the latest information. Pricing, class dates, and locations are subject to change without notice.

Connecticut CE Requirements

Licenses must complete 24 hours of CE every two years. All producers must complete at least 3 credit hours of Law/Regulations/Ethics every two years, plus a minimum of 6 credit hours in the producer's line of authority.

Special note to licensees who renew in 2007:

As of February, 2006, Connecticut moved to a license renewal system based on the producer's birthday. Producers with renewals in 2007 are only required to complete 12 hours of CE. Producers with this prorated requirement must take at least 3 credit hours in each line of authority held and 3 hours in Law/Regulations/Ethics. Producers whose renewal falls in 2008 must meet the full 24-credit CE requirement.

Connecticut Class Schedule

All Connecticut CE classes are \$99 each for 8 hours and \$59 each for 4 hours.

New Haven/Meriden: Courtyard Marriott, 600 Northrop Road, Wallingford, CT 06492

Month	Date	Time	Course	Hours	Lines
Nov	28	8:30	Understanding Disability Income Insurance	4	LH
	28	1:15	Ethical Principles and Responsibilities	4	1 LH/3 LR
Jan	29	8:30	Risk: Detect and Protect	4*	PC
	29	1:15	The Many Faces of Insurance	4*	LH
Feb	27	8:30	Long Term Care Today	4*	LH
	27	1:15	Suitability: Matching the Product to the Need	4	2 LH/2 LR
Mar	25	8:30	Tearing Apart the Insurance Policy	4*	LH
	25	1:15	Keeping Business Legal and Ethical	4*	1 LH/3 LR

New Location! Stamford: Kaplan Educational Center, 189 Bedford Street, Stamford, CT 06901

Month	Date	Time	Course	Hrs.	Lines
Nov	15	8:30	Homeowners Insurance	8	PC
Dec	11	8:30	Universal Life Insurance Products	4	LH
	11	1:15	Financial Planning in Retirement	4	3 LH/1 LR
Jan	17	8:30	Estate Planning: Passing It On	4*	LH
	17	1:15	You Can't Take it With You: Lifetime Gifts & Transfers	4*	LH
Feb	14	8:30	Planning for the Inevitable: Death & Taxes	4*	LH
	14	1:15	Trusts, Buy-Sell Agreements & Other Estate Planning Techniques	4*	LH
Mar	10	8:30	Realistic Retirement Planning	4	3 LH/1 LR
	10	1:15	Annuities in the Financial Planning Process	4	3 LH/1 LR

*Application for CE credit approval has been filed. Four hours of CE credit are expected. Please check our website for the latest information.

Pricing, class dates, and locations are subject to change without notice.

LH = Life and Health PC = Property and Casualty
LR = Law/Regulations/Ethics



Pennsylvania CE Requirements

1. All licensees need to complete a minimum of 24 CE hours every two years.
2. Exemptions: Agents or brokers who were licensed for a particular line of authority before January 1, 1971 and have been continuously licensed for that line of authority and have not added any additional lines after the original licensing are exempt from CE requirements.
3. Proctor/Monitor requirements: Online and print exams must be monitored by a disinterested third party. A disinterested third party certifies that the licensee completed the exam without assistance (i.e., closed book, no tiling/layering of screens, and so forth) and is someone who has no financial interest in the success or failure of the student's ability to maintain his license.
4. Acceptable training methods: Classroom, correspondence, online (Internet delivery).
5. Students must bring their Pennsylvania insurance license number to class to receive a course completion certificate. Pennsylvania no longer accepts producers' Social Security numbers.

Pennsylvania Class Schedule

All Pennsylvania CE classes are \$99 each for 8 hours, \$59 each for 4 hours and \$49 each for 3 hours.

NEW! Evening classes are available in Wayne; evening and Saturday classes are available in Monroeville.

King of Prussia/Wayne: University of Phoenix Bldg., 170 S. Warner Road, Wayne, PA 19087

Month	Date	Time	Course	Hrs.	Lines
Nov	13	8:30	Annuities in the Financial Planning Process	4	ALL
	13	1:15	Financial Strategies to Achieve Client Objectives	4	ALL
	13	6:00	Ethics and Regulation in the Insurance Industry	3	ALL
Dec	19	8:30	Estate Planning: Passing It On	4*	ALL
	19	1:15	You Can't Take it With You: Lifetime Gifts & Transfers	4*	ALL
	19	6:00	Long Term Care: Meeting the Healthcare Needs of Seniors	3	ALL
Jan	29	8:30	Planning for the Inevitable: Death & Taxes	4*	ALL
	29	1:15	Trusts, Buy-Sell Agreements & Other Estate Planning Techniques	4*	ALL
	29	6:00	Suitability: Matching the Product to the Need	3	ALL
Mar	5	8:30	Realistic Retirement Planning	4	ALL
	5	1:15	Delivering First Class Service	4*	ALL
	5	6:00	Survey of Life Settlements	3	ALL

New Location!

Pittsburgh: Courtyard Marriott, 3962 William Penn Hwy., Monroeville, PA 15146

Month	Date	Time	Course	Hrs.	Lines
Dec	18	8:30	Understanding Annuity Products	8	ALL
	19	8:30	Suitability: Matching the Product to the Need	4	ALL
	19	1:15	Using Life Insurance for Business Succession Planning	4	ALL
	20	8:30	Retirement Planning	8	ALL
Feb	13	8:30	Estate Planning: Passing It On	4*	ALL
	13	1:15	You Can't Take it With You: Lifetime Gifts & Transfers	4*	ALL
	19	6:00	Survey of Life Settlements	3	ALL
	21	6:00	Long Term Care: Meeting the Healthcare Needs of Seniors	3	ALL
	23	8:30	Planning for the Inevitable: Death & Taxes	4*	ALL
	23	1:15	Trusts, Buy-Sell Agreements & Other Estate Planning Techniques	4*	ALL

*Application for CE credit approval has been filed. Four hours of CE credit are expected. Please check our website for the latest information. Pricing, class dates, and locations are subject to change without notice.

Self-Study Courses

If you are unable to attend one of Kaplan Financial's live classes to complete your CE, don't worry. Kaplan Financial offers a wide selection of self-study courses for you to customize your own CE program. With convenient online and textbook formats, a broad range of interesting and up-to-date topics, and affordable pricing, there's no better place for CE than Kaplan Financial.

Below is just a selection from our catalog of over 110 available topics for each state. For a complete course listing including available formats, prices, descriptions, hours, license line approvals (e.g., Life and Health, Property and Casualty), and more, please visit www.kaplanfinancial.com and click on Insurance Continuing Education.

Course Title	Price	Course Title	Price
401(k) Plans	\$64-T	Managing Compliance: A Guide for Insurance Professionals	\$64-T
403(b) Plans	\$64-T	Medicare and Medigap Insurance	\$56-T
Annuities	\$54-T		\$46-O
Business Continuation Training Course	\$80-T	Needs Analysis	\$67-T
	\$70-O		\$57-O
Charitable Giving	\$64-T	Preserving Client Assets	\$44-O
Designing Financial Strategies	\$64-T	Principles of Retirement Planning	\$64-T
Distribution Planning: Required Distributions	\$44-O	Retirement Income Strategies	\$44-O
Distributions from Qualified Plans	\$64-T	Qualified and Nonqualified Plans	\$56-T
Ethics for Property and Casualty Professionals	\$54-T	Section 529 Plans	\$44-O
	\$44-O	Senior Needs Planning	\$64-T
Ethics for the Insurance Professional	\$54-T		\$54-O
Group Carve-Out Plans	\$44-O	Taxation of Life Insurance and Annuities	\$44-O
Introduction to Trusts	\$64-T	Types of Business Organizations	\$44-O
Key Employee	\$52-T	Understanding 1035 Exchanges	\$44-O
	\$42-O	Universal Life Basics	\$53-T
Life Insurance Suitability	\$54-T	Variable Contracts	\$54-T
Long-Term Care Suitability	\$54-T		
		T = Textbook	O = Online



Sit for the November 2008 CFP® Certification Examination

Classes begin as early as January 2008 for the November 2008 exam cycle. Kaplan Financial offers three high-quality, CFP Board-registered programs to help your associates obtain the required education to sit for the CFP® Certification Examination. Choose from one of the following programs:

- Accelerated Certificate in Financial Planning
- Executive Certificate in Financial Planning
- Online Certificate in Financial Planning

Why Pursue CFP® Certification?

- Establish your credibility and grow your book of business with CFP® Certification.
- The first year of CFP® Certification delivers an average jump of 40% in earnings to advisors.*
- CFP Board research shows that consumers increasingly rely on credentials when selecting a financial adviser.

Accelerated Certificate in Financial Planning

This CFP Board-Registered Program blends a highly effective methodology of self-study and classroom instruction for an excellent learning experience. Choose from virtual or traditional classroom programs. Associates can select from classes offered in six major cities across the United States or participate in our innovative Web-based virtual classes.

- **Traditional classroom** combines live instruction with self-study. This accelerated program consists of six courses and can be completed in just nine months—less than half the time required for typical programs.
- **Virtual classroom** is an instructor-led, Web-based program that provides all the benefits of a traditional classroom from the convenience of the learner's home or office or on the road. The playback feature offers a convenient method for making up missed classes or reviewing key lectures. This program, which comprises six courses, can be completed in just nine months.

Executive Certificate in Financial Planning

University Programs are offered through leading institutions across the country like Fordham and Georgetown Universities. The Executive Certificate in Financial Planning Program (University Programs) is designed to meet the schedule demands of working professionals. The program benefits both experienced professionals seeking to advance their careers and those entering the field for the first time. Programs are available in 9-month and 12-month curriculums.

Online Certificate in Financial Planning

This fully self-paced program designed by Kaplan University is our self-study option. Study anytime, anywhere. Instructors are available via class message boards and through email. The program can be completed in 12 months or less and includes six courses, each consisting of 10 units. There is one online quiz per lesson and an online final exam at the end of each course.

Review Course Options

Ready to sit for the exam but need an intensive review? Review courses are available in traditional, virtual, and online formats. We offer more than 30 classes in 18 states across the country. If you prefer self-study with textbooks, ask about our newly updated materials in our money-saving Platinum package.

Attend This LIVE Review Class

8-Day Live Review:
Boston, MA Weekend Class, Starts February 8

5-Day Live Review:
New York, NY Class, Starts March 5
Chester, PA Class, Starts February 20

Class dates and locations are subject to change.

Still
preparing
for the
March 2008
CFP® Exam?

Accelerated Financial Planner courses are approved for Insurance CE credit in NC, ND, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI, and WY.

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Class Information		FP101	FP102	FP103	FP104	FP105	FP106
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	Houston	Jan 10–13	Feb 14–17	Mar 27–30	May 7–10	Jun 19–22	Jul 31–Aug 3
	Los Angeles	Jan 31–Feb 3	Mar 13–16	Apr 17–20	May 29–Jun 1	Jul 10–13	Aug 21–24
	New York	Jan 24–27	Feb 21–24	Apr 3–6	May 15–18	Jun 26–29	Aug 7–10
	San Francisco	Jan 17–20	Feb 21–24	Apr 3–6	May 15–18	Jun 26–29	Aug 7–10
Virtual Class November 2008 Certification Exam	Class 1	Jan 28	Mar 10	Apr 16	May 28	Jul 2	Aug 11
	Class 2	Jan 30	Mar 12	Apr 17	May 29	Jul 3	Aug 13
	Class 3	Jan 31	Mar 13	Apr 21	Jun 2	Jul 7	Aug 14
	Class 4	Feb 4	Mar 17	Apr 23	Jun 4	Jul 9	Aug 18
	Class 5	Feb 6	Mar 19	Apr 24	Jun 5	Jul 10	Aug 20
	Class 6	Feb 7	Mar 20	Apr 28	Jun 9	Jul 14	Aug 21
	Class 7	Feb 11	Mar 24	Apr 30	Jun 11	Jul 16	Aug 25
	Class 8	-----	-----	May 1	Jan 12	Mar 17	Aug 27

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