

Insurance Continuing Education



2007–2008
November–March

Michigan

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

Continuing Education (CE) News for Michigan Producers

New CE Ethics Requirement

There are several recent changes regarding CE requirements for Michigan producers. Late last year, Governor Granholm signed PA 247 of 2005 (HB 4421). This bill changed Michigan's current CE standards to the NAIC-recommended uniformity standards, which is 24 credit hours of CE every two years for an insurance producer wishing to renew a license, with three of those hours in ethics. It eliminated provisions requiring dual-licensed individuals—those having Property and Casualty and Life and Health licenses—to have a certain number of hours in any one product line. Finally, it codified the CE active military service exemption routinely granted by OFIS. The initial grace period for meeting the ethics credit has passed, and all producers must complete three hours of ethics training with their license renewals.

Ethics Classes in Southfield, Michigan

Attend our three-hour class for just \$39. It's quick and convenient, and you'll come away with useful new knowledge. See page 3 for details on our Agents and Ethics class.

Flexible CE Classes to Meet Your Schedule

Check out our six different class offerings every month! Choose morning or afternoon classes to earn a variety of credit hours. See page 4 for details.

MI Exam Proctor Service for Correspondence Students

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

Private Classes for Your Agency or Firm

Did you know Kaplan Financial can provide private classes targeted to your products and objectives? We are flexible and would like to discuss your needs! If you have 20 or more students, we'll come to your facility and present a class. Choose from our content, or we can work with you to develop customized content to satisfy your unique needs. We have a vast library of excellent content in all lines of insurance.

Campus Locations

Southfield

Kaplan Financial Branch Office and Class Location

25300 Telegraph Rd., Suite. 185
Southfield, MI 48033

What's New for 2007?

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.

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.

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Insurance Continuing Education Classes

Kaplan Financial is pleased to introduce new insurance continuing education (CE) classes for Life, Accident, 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.

New Rule Change to Michigan CE Requirements

Licensed producers and solicitors must complete 24 hours of state-approved education credits every two years. Three of these credits must be a state-approved ethics course.

Course Descriptions

All courses listed below will earn four hours of CE credit unless otherwise stated.

Agents and 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 (three CE hours).

Annuities in the Financial Planning Process—This course explores annuities—their design, use, and application and whether fixed, variable, or indexed. It also emphasizes the use of these unique products for asset accumulation and income distribution and discusses how to match a client's needs to an appropriate annuity design.

Estate Planning for Insurance and Securities Professionals—This course will provide you with information on the estate administration process, estate shrinkage, trusts, wills, property transfers, and much more.

Financial Planning in Retirement—The objective of this course is to help the financial services professional develop awareness and understanding of the special needs and concerns of retirees.

Insurance Planning for Seniors—This course gives you the knowledge necessary to help clients manage their postretirement financial plans, including understanding the financial concerns facing retirees.

Investment Options and Taxation—This course focuses on suitability and market conduct issues associated with the various types of life insurance contracts and combinations.

Life Insurance Fundamentals: Meeting the Needs of Your Clients—This course explores the applications and uses of the various life insurance products for financial protection, retirement saving, and estate liquidity.

Making Sense of Taxes— This course will provide an overview of income taxation, taxation of annuities, taxation of life insurance, and preparing taxes.

Realistic Retirement Planning—This course focuses on the many aspects of retirement planning with which today's planners must be familiar: typical client needs and expectations, income needs analysis, product uses and applications (insurance and investment products), retirement funding vehicles (including qualified plans), Social Security, health care, health insurance, and wealth distribution.

Social Security 2000 and Beyond—This course provides an overview of the coverages provided when you pay taxes into the Social Security system.

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 of protection and/or income accumulation and ensuring its suitability are crucial to client satisfaction and personal success.

Survey of Advanced Sales—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.

Tearing Apart the Automobile Policy—Understanding the personal automobile policy including property and liability coverage as well as the components that make up a policy.

Tearing Apart the Homeowner's Policy—Understanding the property and liability coverage of a homeowner's policy including identifying the forms and coverage types.

Using Life Insurance for Business Succession—This four-hour live class 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 departure through careful planning. Emphasis is placed on the various methods involved in valuing a business and selecting the most appropriate one for a given client.

Using Trusts to Meet Client Needs—The objective of this course is to help you understand common trust terminology, the basic types of trusts, and the purposes and uses of trusts. The course focuses on trust definitions; distinguishing features of trusts; classifications of trusts; trusts for specific needs; how a trust is created; duties, powers, and liabilities of trustees; and the role of financial services professionals.

Variable Contracts in the Financial Planning Process—This course is designed to increase your knowledge, understanding, and appreciation of the use and application of variable life insurance and variable annuities in a client's financial plans.

A Simple CE Solution

We can fulfill your mandatory 24 hours of CE with live classroom sessions.

3 credits = \$39

8 credits = \$89

16 credits = \$169

24 credits = \$229

4 credits = \$49

12 credits = \$129

20 credits = \$199

Course credit hours and pricing are subject to change without notice.

Insurance Continuing Education Class Schedule

Class Schedule No testing required

November

Date	Day	Start Time	City	Class Name	CE Hours	Line
1	Thu	8:00 am	Southfield	Variable Contracts in the Financial Planning Process	4	L
1	Thu	1:00 pm	Southfield	Suitability: Matching the Product to the Need	4	L
10	Sat	8:00 am	Southfield	Realistic Retirement Planning	4	L, A&H
10	Sat	1:00 pm	Southfield	MI Agents and Ethics	3	E
10	Sat	4:00 pm	Southfield	Making Sense of Taxes	1	L

December

Date	Day	Start Time	City	Class Name	CE Hours	Line
1	Sat	8:00 am	Southfield	Investment Options and Taxation	4	L
1	Sat	1:00 pm	Southfield	Financial Planning in Retirement	4	L
11	Tue	8:00 am	Southfield	Social Security 2000 and Beyond	4	L
11	Tue	1:00 pm	Southfield	MI Agents and Ethics	3	E
11	Tue	4:00 pm	Southfield	Making Sense of Taxes	1	L

January

Date	Day	Start Time	City	Class Name	CE Hours	Line
5	Sat	8:00 am	Southfield	Using Trusts to Meet Client Needs	4	L
5	Sat	1:00 pm	Southfield	Estate Planning for Insurance and Securities Professionals	4	L
17	Thu	8:00 am	Southfield	Using Life Insurance for Business Success	4	L
17	Thu	1:00 pm	Southfield	MI Agents and Ethics	3	E
17	Thu	4:00 pm	Southfield	Making Sense of Taxes	1	L

February

Date	Day	Start Time	City	Class Name	CE Hours	Line
2	Sat	8:00 am	Southfield	Survey of Advanced Sales	4	L
2	Sat	1:00 pm	Southfield	MI Agents and Ethics	3	E
2	Sat	4:00 pm	Southfield	Making Sense of Taxes	1	L
14	Thu	8:00 am	Southfield	Tearing Apart Homeowner's Policy	4	P&C
14	Thu	1:00 pm	Southfield	Tearing Apart Automobile Policy	4	P&C

March

Date	Day	Start Time	City	Class Name	CE Hours	Line
1	Sat	8:00 am	Southfield	Life Insurance Fundamentals: Meeting the Needs Of Your Clients	4	L
1	Sat	1:00 pm	Southfield	Insurance Planning for Seniors	4	L
13	Thu	8:00 am	Southfield	Annuities in the Financial Planning Process	4	L
13	Thu	1:00 pm	Southfield	MI Agents and Ethics	3	E
13	Thu	4:00 pm	Southfield	Making Sense of Taxes	1	L

L = Life A&H = Accident and Health P&C = Property and Casualty E = Ethics

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

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	24	25	26	27	28	29
30	31					

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	24	25	26	27	28	29
30	31					

Insurance Continuing Education Self-Study Courses

Kaplan Financial offers a world-class library of self-study CE courses that can be customized into curriculums that meet your unique training needs. Our courses:

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

Please note a rule change: As of February 1, 2006, the number of credit hours required has changed from 30 state-approved hours to 24 state-approved hours, of which 3 hours must be a state-approved ethics course. After August 30, 2003, CE exams must be administered by a proctor and taken on a closed-book basis. Michigan does not mandate a site for administering CE self-study examinations as part of the course completion process. However, the Southfield Branch Office (25300 Telegraph Road, Suite 185) will serve as a proctoring site for any provider's CE exams (Monday–Friday, 9:00 am to 4:00 pm).

Ethics

Ethics for the Insurance Professional—7 hours
Textbook and Exam \$54.00

Life Insurance Suitability—8 hours
(1 Ethics/7 Life)
Textbook and Exam \$54.00

Market Conduct for Life Insurance Agents—7 hours (1 Ethics/6 Life)
Textbook and Exam \$54.00

Long-Term Care Suitability—10 hours
(3 Ethics/7 Accident and Health)
Textbook and Exam \$54.00

Ethics for Property and Casualty Professionals—8 hours (Ethics)
Textbook and Exam \$54.00

Suitability for Traditional Life and UL Insurance—4 hours (Ethics)
Online \$44

Market Conduct

Ethical Insurance Producer—3 hours (Ethics)
Textbook and Exam \$54
Online \$44

Life Only

Business Planning

Analyzing Business Financial Statements—4 hours
Online \$44

Business Insurance Concepts—21 hours
Textbook and Exam \$80

Executive Benefits Planning—15 hours
Textbook and Exam \$64

Types of Business Organization—3 hours
Online \$44

Executive Bonus Plans—2 hours (Life)
Online \$44

Life Only (cont.)

Group Carve-Out Plans—1 hour (Life)
Online \$44

Financial Planning

401(k) Plans—11 hours
Textbook and Exam \$64

403(b) Plans—9 hours
Textbook and Exam \$64

Asset Allocation—4 hours
Online \$40

Asset Allocation in Variable Annuities—3 hours
Online \$44

Building Client Wealth—7 hours
Online \$44

Deferred Compensation—4 hours
Online \$44

Designing Financial Strategies—20 hours
Textbook and Exam \$64

Determining Retirement Income Needs—2 hours
Online \$44

Distributions from Qualified Plans—10 hours
Textbook and Exam \$64

Distribution Planning: Premature Distributions—3 hours
Online \$44

Distribution Planning: Required Distributions—2 hours
Online \$44

Estate Planning—30 hours
Textbook and Exam \$77

ILITS and Estate Planning—2 hours
Online \$44

Introduction to Trusts: Case Studies—7 hours
Online \$54

Life Only (cont.)

Investing Retirement Assets—5 hours
Textbook and Exam \$49
Online \$39

Pensions and Profit Sharing—26 hours
Textbook and Exam \$77

Preserving Client Assets—5 hours
Online \$44

Retirement Income Strategies—2 hours
Online \$44

Section 529 Plans—2 hours
Online \$44

Charitable Giving—8 hours (Life)
Textbook and Exam \$64

Principles of Retirement Planning—19 hours (Life)
Textbook and Exam \$64

Financial Products

Annuities—18 hours
Textbook and Exam \$54

Equity-Indexed Annuities—8 hours
Textbook and Exam \$53

Life Insurance in Action—3 hours
Textbook and Exam \$54
Online \$44

Life Settlements—3 hours
Online \$44

Managing Variable Life Insurance Products—2 hours
Online \$44

Taxation of Financial Products—10 hours
Textbook and Exam \$64

Understanding IRAs—9 hours
Textbook and Exam \$54
Online \$44

Suitability for Annuities—3 hours (Life)
Online \$44

Courses, credit hours, and pricing are subject to change without notice.

Insurance Continuing Education Self-Study Courses (cont.)

Life, Accident, and Health

Financial Challenges Facing Retirees—5 hours
Online \$44

Risk and Return—4 hours
Online \$44

Senior Needs Planning—15 hours
(Accident and Health)
Textbook and Exam \$64

Financial Products

Disability Income Insurance—18 hours
(Accident and Health)
Textbook and Exam \$54

Life Insurance Suitability—8 hours
(7 Life/1 Ethics)
Textbook and Exam \$54

Long-Term Care—17 hours
(Accident and Health)
Textbook and Exam \$54

Long-Term Care Insurance Policies—3 hours (Accident and Health)
Online \$44

Property and Casualty

Commercial Lines

Business Income Coverage—12 hours
Textbook and Exam \$60
Online \$50

Commercial General Liability—12 hours
Textbook and Exam \$60
Online \$50

Commercial Umbrella—11 hours
Textbook and Exam \$64
Online \$54

Introduction to Commercial Property—6 hours
Textbook and Exam \$54
Online \$44

Market Conduct

Managing Risk with Property Inspections—5 hours
Textbook and Exam \$54
Online \$44

Property and Casualty (cont.)

Risk Management—7 hours
Textbook and Exam \$54
Online \$44

Personal Lines

Commercial Auto—18 hours
Textbook and Exam \$60
Online \$50

In-Home Business Coverage—5 hours
Textbook and Exam \$64
Online \$54

Policy Interpretation—3 hours
Textbook and Exam \$54
Online \$44

Understanding Personal Umbrella Insurance—9 hours
Textbook and Exam \$54
Online \$44

Course credit hours and pricing are subject to change without notice.

Self-Study Courses*

*Self-study courses are subject to change without notice. Customer Service will notify you of any changes when you enroll by phone. If you enroll via the Web, fax, or mail, a representative will contact you after your submission if there have been any recent course changes.

Prepare for insurance and financial services designation exams with 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 was founded in 1969 and provides learning programs to individuals working toward professional designations—specifically: ChFC®, CLU®, CASL™, CPCU®, ARM®, and AIC®. The acquisition enables Kaplan Financial to augment its professional designation offering portfolio and target customers looking for these designation programs. All study materials are designed with the goal of mastering the required subject matter so that candidates pass their exams on the first attempt.

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

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2007 Pocket Tables\$47.50

Be the first to inform your clients of new tax rate and benefit schedules in 2007 by providing them with Kaplan Financial's 2007 Pocket Tables. It is a quick tax reference tool they will value and keep throughout the year. It covers major changes in the tax landscape that become effective for the first time in 2007. Pocket Tables content is prepared by an experienced editorial staff of highly qualified legal and tax professionals. Attach your business card or imprint your company name and use as a promotional mailer to your clients and centers of influence. The retail price reflects one packet of 50 Pocket Table brochures.

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 Virtual Class Review

Review Dates: Feb 4, 6, 7 Mar 3, 5, 6
 Feb 11, 13, 14 Mar 3, 4, 5, 6
 Feb 18, 20, 21 Mar 10, 12
 Feb 25, 27, 28 Mar 10, 11, 12
 Feb 26, 27, 28

Review Times: Mon, Wed & Thu:
 4:00 pm–7:00 pm ET or
 7:30 pm–10:30 pm ET
 Mon–Thu:
 5:30 pm–10:30 pm ET

Still preparing for the March 2008 CFP® Exam?

Ensure pass rate success by enrolling in one of our leading programs today!

Class Information		FP101	FP102	FP103	FP104	FP105	FP106
Traditional Live Class November 2008 Certification Exam	Chicago	Jan 17–20	Feb 14–17	Mar 27–30	May 7–10	Jun 19–22	Jul 31–Aug 3
	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

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP® in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements. Kaplan University does not certify individuals to use the CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP® certification marks. CFP® certification is granted only by Certified Financial Planner Board of Standards Inc. to those persons who, in addition to completing an educational requirement such as this CFP Board-Registered Program, have met its ethics, experience and examination requirements. Kaplan Financial and Kaplan University are review course providers for the CFP® Certification Examination administered by Certified Financial Planner Board of Standards Inc. CFP Board does not endorse any review course or receive financial remuneration from review course providers.

*Source: Average as surveyed in College for Financial Planning 2006, 2007 Survey of Trends in the Financial Planning Industry. Past results do not guarantee future earnings.

Enroll today by calling Kaplan Financial Customer Service at 1-888-694-3568.
 To view class schedules and download enrollment forms, please visit www.kaplanfinancial.com.

Michigan
Insurance Continuing Education
November 2007–March 2008

About Kaplan Financial

Kaplan Financial is comprised of Schweser, a Kaplan Professional company, and these former companies: Dearborn Financial Services, BISYS Education Services, eMind, and Insurance Achievement.

Now Available!
Qualified Financial Advisor (QFA)[™] Online Course

Catapult your career into one of
the hottest markets—financial planning.

Whether you're new to the field or just want to expand your knowledge base, this outstanding program is your choice. The components of Kaplan Financial's QFA program ensure a solid foundation in the wealth management process, and will help you provide superior service to your clients.

QFA curriculum focuses on:

- the fundamentals of personal investment management and integrated financial planning
- the broad range of financial issues confronting those seeking to increase their wealth and the planning intricacies of high net worth individuals
- the foundation for those interested in the CFP[®] certification. Those who earn their QFA designation will receive credit toward their mandatory education for the CFP[®] Certification Exam.

The QFA program is self-directed, so you can learn at your own pace. No textbooks or offline study materials are required.

To begin the QFA course or for more information, call 1-888-694-3568 or visit us online at www.kaplanfinancial.com/QFA.

