



360 training™

Insurance and Financial Services

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Course Catalog



Advanced Supervision:

This course covers the changes instituted by the NASD and approved by SEC regarding the registration of the Chief Compliance Officer with the NASD. The course will also examine the various amendments proposed in the original script of the Rule and the different requirements suggested by the rule as determined by the company's (member firm's) activity.

Agency Operations:

This course is designed to encompass key issues in the business of agency operations. It looks at the various aspects of risk management and outlines the workings of the insurance markets as they exist today. To highlight the importance of procedural issues, the course also focuses on issues of Errors and Omissions and links the same to various aspects of the agency business.

Analyzing Financial Statements

This course examines financial statements in detail, including components of a balance sheet, calculations, and the effects of transactions on the balance sheet and the income statement. Students should have some prior understanding of financial statements before taking this course.

Annuities

As the Baby Boomer generation reaches retirement age, the issue of how to prepare and safeguard their retirement is becoming an increasingly important topic in the insurance and financial industries. Clients planning for their retirement future often turn to annuities as a source of income and funding. This course explores the function of annuities as investment instruments, the characteristics of fixed and variable annuities, and the benefits and options available with both varieties.

Anti-Money Laundering for Insurance Professionals

This course will dwell upon the new regulatory environment of the insurance industry vis a vis money laundering, specifically the USA Patriot Act 2001. The course aims to highlight the key aspects of the USA Patriot Act namely, the Suspicious Activities Report (SAR) and the "Know Your Customer" provision (KYC).

Anti-Money Laundering

Financial institutions are at the forefront of the battle against the money launderers. It is not only their institutions that the money launderers target to use in their various nefarious schemes but under current legislation they are responsible for policing the financial dealings and reporting any suspicious transactions. This course will dwell upon the new regulatory environment of the securities industry vis a vis money laundering, specifically the USA Patriot Act 2001.

Arbitration and Mediations

In our modern litigious society, the value of arbitration and mediation in the business sector cannot be understated. This course examines the main objectives behind both methods of litigation, how they differ, how they work, and how final decisions are reached.



Asset Allocation

With the increasing popularity of do-it-yourself internet investing, the practice of asset allocation will continue to set the abilities of financial professionals apart from average at-home investors. This course provides an understanding of key allocation concepts associated with investments for both institutional and individual clients. The importance of risk management is also discussed, along with investment strategies to help financial professionals guide their clients' portfolios.

Asset Management

This course covers broad issues and components of asset management plans. It also explains the discounted cash flow analysis. And the impact of the different assumptions on discounted cash flow analysis. It further describes the factors to consider when deciding whether to buy or lease property.

Bankruptcy

This course reviews the logistics of working with bankruptcies, and concentrates mainly on the mechanics of, and spirit behind, Chapter 11 Reorganization and Chapter 7 Liquidation. Through this course, you will learn the modalities and legal framework behind the filing of Chapters 11 and 7 and the special circumstances that guide the adoption of either rule. We will also cover aspects of conversion of one to the other, and the revocation of Chapter 7.

Bank Secrecy Act

This course provides a detailed review of the Bank Secrecy Act (BSA). It outlines the history of the Act and its purpose. It also describes the requirements from financial institutions, casinos, and other businesses to maintain appropriate records and file reports. Common BSA violations are also discussed to allow the student to guard against them.

Business Conduct Practices

Employee conduct is essential to the success of any business, but this is especially the case in the financial industry. The aim of Business Conduct Practices is to enable a company to meet compliance and risk management responsibilities in an efficient manner. This course provides an understanding of the expectations associated with business conduct towards the various entities an employee may interact with. Business conduct practices are defined at the outset, followed by explanations of the ethical issues associated with various business interfaces, and the appropriate behavior in each context from both a company and an employee perspective.

Business Continuity Planning

This course provides a comprehensive introduction to the process of business continuity planning. Business continuity planning is a NASD requirement. Its goal is to safeguard and protect investors and consumers in the event of a disaster or emergency. The insurance and financial services industries cannot afford to lose working days—that would equal millions of dollars in lost trades, investments, etc. Additionally, a sound business continuity plan safeguards the jobs of employees and the actual company itself, if the plan is in place to keep the company running no matter what happens. It is a critical requirement in today's corporate environment.



Business Writing

Writing is an important part of business - any business! Your writing style identifies who you are and what you know. It is an essential part of the way we communicate and share ideas and information. It's very easy to have a conversation with someone, but it can be much more difficult to try and put the information in writing. We suddenly become intimidated and feel that our writing does not sound very intelligent. We worry about mistakes, such as grammar or incorrect spelling. We often try to make our writing sound so much bigger than the way we actually speak.

Capital Budgeting Analysis

This course covers the process and tools of capital budgeting analysis. From the basic definitions of financial terminology to in-depth concepts, the course explains in detail with examples and detailed illustrations, where pertinent. The concepts of net present value, internal rate of return, and payback period, which form the backbone of capital budgeting, are studied in detail. Additionally, the course covers such concepts as project risk vs. uncertainty. Topics such as discount rates, tools to assess the worth of a project, post analysis, study of economics, and international factors all combine to make this a well-rounded course of capital budgeting.

Certified Estate Advisor Designation

This course explores the fundamentals of estate planning, as well as possible legal issues resulting from the recent 2001 Tax Act. Agents will learn in detail the limitations of both wills and trusts, and gain insight into how these influence the protection of client assets. The course offers step by step guidelines for the planning and creation of a trust, and discusses such core issues as taxation, private annuity, and fiduciary responsibility. aspects of conversion of one to the other, and the revocation of Chapter 7.

Closing with Confidence

No matter how well a sales call goes, it cannot be a true success without an effective close. This is an essential skill every sales professional must have. This course, based on the highly respected practices of Jack and Gary Kinder, who have successfully trained thousands of sales leaders in the insurance and financial services industry, examines the processes of a successful closing, from three essential closing techniques to having an objection strategy in place. By incorporating these principles into your professional life, you will take a significant step toward success and personal achievement.

Commercial General Liability Insurance

The peril of liability is one of the most severe risks facing any organization today. Operating an organization without liability insurance puts owners at risk. Learning about liability insurance is a great way to prolong the life of your organization! This course covers broad issues of liability insurance and Workers' Compensation.

Compliance Issues for Investment Bankers

This course has been developed to educate Principals and Administrative Staff of Investment Banking Broker/Dealers on these unique compliance challenges and how to address them before they result in inadvertent rule violations. Rule violations, whether intentional or not, often result in disciplinary action being taken by the NASD against the broker/dealer and its principals and may result in fines or suspensions.



Consumer Protection Law

This course will provide you with an understanding of the basics of consumer protection and the various Federal consumer protection laws. The area of consumer credit is covered in some detail due to its overriding influence in our daily lives. The role and activities of the Bureau of Consumer Protection are explored with an emphasis on the financial and marketing practices of the bureau. Also briefly explained are common violations of consumer protection laws.

Corporate Bonds Basic

Companies seeking to raise capital have the choice of using equity or debt instruments to do so. One of the most common debt instruments used to raise or borrow capital is bonds. This course provides an introduction to corporate bonds, touching on topics from how they are priced, how they are traded, and how they can be used to finance specific needs.

Corporate Finance for Professionals

This course is comprised of six modules. The first module of the course provides an overview of concepts related to the management of capital, including the steps in managing capital is to calculate the cost of capital through understanding the impact of long-term debt, common stock, preferred stock, and retained earnings. The second module provides an understanding of how financial statements are evaluated in order to make managerial decisions. The third module addresses the issue of Records Management within an organization. Recent events have highlighted the need for record-keeping to be managed within an organization. There are severe legal, audit, and compliance risks for not doing so. This module covers the critical issues and steps which should be known in order to establish an effective Records Management Program. The last three modules cover the Mergers and Acquisitions (M&A) process, giving users a solid understanding of how the M&A process works, including regulation, the significance of due diligence and the valuation concept, post merger integration, and takeover defenses.

Corporate Pension Plans

This course continues our retirement series with a look at the differences between defined benefit and defined contribution plans, profit sharing plans, and 401(k) and 403(b) plans. Contributions, taxation, and distribution are discussed for each plan. For a more extensive look at 401(k), please see our course devoted entirely to that plan.

Creating Value Through Financial Management

This course provides a concise overview of how financial management is used to create higher market values for an organization. Since the information contained within these lessons deals with advanced topics, the user should have a good working knowledge of both accounting and financial management prior to taking this course.

Creating Value Through Innovation

This course provides information about innovation and why it is the key to any successful corporate strategy seeking to create long-term, sustainable value. It examines companies who have made innovation a part of their growth strategy and discusses why each strategy works.



Dealing with Conflict and Confrontation

This course is very helpful in learning how to deal with conflicts and confrontations. This course covers broad issues on how to keep your cool, stand your ground, and reach a positive solution.

Dealing with Difficult People

This course is very helpful to deal with conflicts and confrontations. This course covers broad issues on how to keep your cool, stand your ground, and reach a positive solution.

Direct Participation Programs

This course provides financial professionals with a better understanding of the concept of Direct Participation Programs (DPPs), as an investment that allows the flow-through of tax-consequences to the investor.

Do Not Call Legislation and the Securities Industry

The recent Do Not Call legislation may have brought an end for consumers to dinner-time interruptions and unsolicited calls, but it has created a challenge to industries who rely on cold calls and telemarketing as sales tactics. This course examines the Do Not Call legislation and its ramifications to the securities industry, including disciplinary actions for infringement. Do Not Call and the Securities Industry also examines risk management tools that firms can use to avoid violations and sanctions.

Economics and Analysis

This course broadly covers the basic concepts of economics and policies to regulate economy. Specifically, students will learn about different market conditions, factors affecting company's financial growth, and methods to evaluate investment. Economic and Analysis also covers risks involved in investment and useful guidelines for investors to avoid such situations.

Employment Law

Labor and employment law is a continuously expanding field. Within the last decade, lawmakers have significantly expanded employment discrimination laws, enacted new laws to protect the disabled and regulate employee agent/agency staff/agency staff medical leave, and revised laws controlling employee benefits and the employment of immigrants. More and more companies are finding out the hard way that the employment relationship has become increasingly complex.

Equities

This course provides the student with general characteristics of equity securities, including various aspects of stocks and government securities, rights and warrants, computations of interest, yield and price, and how to make recommendations to customers. An educational must-have for beginners in the banking and financial industries.

Estate Planning Advanced

This course focuses on the proper methods of holding legal title to property during your life, and passing your estate on to your heirs in a manner and timing of your choosing, all with minimum taxes and intervention by the legal system. It begins with a consideration of the estate planning process and the documents of transfer. The course then addresses the unified transfer tax system and the calculation of an individual's estate tax liability. Estate planning techniques such as trusts, marital and charitable deduction vehicles, and intra-family business and property transfers are then discussed. The course ends with a consideration of post-mortem tax planning.



Estate Planning Basic

This course focuses on the proper methods of holding legal title to property during your life, and passing your estate on to your heirs in a manner and timing of your choosing, all with minimum taxes and intervention by the legal system. It begins with a consideration of the estate planning process and the documents of transfer. The course then addresses the transfer tax system and the calculation of an individual's estate tax liability. Estate planning techniques such as trusts, marital and charitable deduction vehicles, and intra-family business and property transfers are then discussed. The course ends with a consideration of post-mortem tax planning.

Ethics for Financial Professionals

This course covers the basic concept of ethics with a detailed definition and what it entails. We will discuss the role of ethics in our personal as well as professional lives and the challenges faced. We will also discuss the core ethical values and how rationalization is used as a common tool. Finally, we will talk about the framework of ethical decision-making and conclude with a brief discourse on ethics and conflict of interests.

Ethics for Insurance Professionals - Advanced

In this course we do not intend to create a complex, philosophical, intellectual debate on current ethical considerations. Rather, we will present a practical discussion of business ethics with specific examples taken from the insurance industry. The course addresses the complexities of ethical decision making in today's insurance environment. It suggests ways for insurance producers to establish ethics in the work place and thereby take a step toward reducing the possibility of questionable practices and wrongdoing.

Ethics for Insurance Professionals - Basic

This course covers the basic concept of ethics with a detailed definition and what it entails. We will discuss the role of ethics in our personal as well as professional lives and the challenges faced. We will also discuss the core ethical values and how rationalization is used as a common tool. Finally, we will talk about the framework of ethical decision-making and conclude with a brief discourse on ethics and conflict of interests.

Evaluating Financial Performance

This course provides a basic understanding of how to use ratio analysis for evaluating financial performance. It discusses the scope, significance, and calculation of ratios whose understanding is key to evaluating the financial strength of a company.

Fair Housing

This course covers broad issues on fair housing laws. Specifically, you will learn: what fair housing laws exist, what classes of individuals are covered under these laws, how discrimination is defined in real estate, how can one avoid discriminating practices, and what the consequences are for non-compliance with fair housing laws.

Fundamentals of Mortgage Lending

This course provides an introduction to residential real estate finance and intensive processing training in FHA, VA, FNMA, and FHLMC loans. The aim of this course is to strengthen a student's knowledge of real estate financial terminology as well as to develop practical understanding of the loan underwriting, borrowing and funding process. You will learn the basics of the application, appraisals, escrow, title, and credit reports. Including: FICO, qualifying for loan amounts, and verifying income and assets.



Gramm Leach Bliley Act

The Gramm Leach Bliley Act of 1999 repealed the Depression-era barriers that separated banking, insurance and securities, allowing all three to engage in a statutorily provided list of financial activities. This course will examine the broad umbrella of "financial institutions" that are covered under Gramm Leach Bliley and discuss the financial activities these institutions may engage in.

HIPAA for Insurance Professionals

This course provides information about the Health Insurance Portability and Accountability Act (HIPAA). Specifically, you will learn: what the purpose, scope, and benefits of HIPAA are, what is the significance of the Administrative Simplification section of HIPAA, how non-compliance is penalized, what changes HIPAA regulations require, what standards HIPAA enforces, how privacy and security are differentiated, what impact HIPAA can have on you and your organization, and how you can make your organization HIPAA-compliant.

Institutional Ethics

The nature and extent of ethics-oriented federal regulation of the securities industry is in the process of profound change. By 2007 or so, institutional participants will likely find their legally-mandated roles and responsibilities dramatically altered. This course is an overview of the most significant regulatory developments from 2003 to date, and how they impact institutional broker/dealers.

Institutional Suitability

This course focuses on the importance of suitability regarding institutional customers by concentrating on compliance and regulatory requirements governing Members in these areas. The expectations put forth under NASD Rule 2310 are examined alongside the Association's interpretation in IM-2310-3. This course discusses Members' suitability obligations for "reasonable basis" and "customer-specific" transactions, methods to assess a customer's ability to independently evaluate risk and a Member's recommendation, and the Member's responsibility if it is determined that the customer is "non-independent."

Introduction to Property and Casualty and the Insurance Contract

This course will introduce you to the basic principles of insurance, including the concept of risk, the different types of risk, and techniques in managing risk. It will introduce you to several basic elements and terms used in the insurance industry. The course will focus on explaining the insurance contract by introducing and reviewing its various parts, including: the elements, characteristics, and parts of a contract, as well as various policy organizations. It will also focus on the insurance transaction. The transaction includes such things as the application process, how the policy is selected, underwritten, and rated. This section will also review some of the legal requirements of applicants and the insurance company, with respect to the insurance transaction.

Introduction to TRACE

On July 1, 2002, TRACE (Trade Reporting and Compliance Engine) replaced FIPS as the required method for NASD members to report over-the-counter (OTC) secondary market transactions in eligible fixed income securities to the NASD. Most fixed income securities are TRACE-eligible and, therefore, must be reported to the NASD using this tool. This course is essential for banking and financial professionals who deal in securities.

Investment Analysis

This course approaches investments from an analytical point of view, offering outlooks on risk, quantitative evaluation, strategies, and portfolio management. Retirement plans and ERISA (Employee Retirement Income Security Act) are also discussed as investment options.



Investment Risk and Policy

This course covers broad issues of investment risk and policy, including economic factors that affect investments. Further, the idea of investment risk is defined and expanded upon and then applied to the concept of suitability.

Keogh (HR-10) Plans

This course examines how Keogh Plans provide retirement savings for self-employed persons or employees of unincorporated businesses and discusses how Keogh Plans are funded, determine eligibility, contribution limits, taxation, and distribution rules.

Liens, Taxes, and Foreclosures

This course will be helpful to a broker who wants to learn more about liens, taxes, and foreclosures. Types of liens, tax deductions and tax sales, and foreclosures will be highlighted. This course will also focus on how these issues affect real world practice.

Life and Health Insurance Pre-Licensing

This course was developed to prepare non-licensed insurance personnel to take the Life & Health pre-licensing exam. The basic tenets of life and health insurance are discussed in detail, as well as state-specific information regarding insurance policies. Multiple practice questions are provided to prepare the student to take the licensing exam. Currently available for the following states: AK, AZ, CO, DE, HI, IA, ID, IL, IN, KS, MA, MO, MT, NM, OH, PA and TX. Coming soon for: CT, MI, NC, NV, and VA.

Life, Health, Disability, and Long-Term Care Insurance

This course provides an overview for insurance students concerning four main types of insurance policies. The four policies Life, Health, Long Term Care, and Disability Insurance are the most widely selling policies in the insurance industry. This course contains valuable information about the principles of life, health, disability, and long term care insurance policies, some important related definitions, needs for the purchase of different kinds of insurance policies, application process for applying these kinds of insurance, their after effects, and different sub forms of these insurance policies.

Long Term Care Insurance

As a significant portion of the U.S. population ages, the topic of long term care is an increasingly hot topic being addressed by more and more individuals and families. This course takes an in-depth look at long term care (LTC) and long term insurance, ranging from a basic understanding of LTC to the complications that may arise in the absence of a policy. The advantages of policies and their features are weighed, and the differences between the policies offered by various institutions are discussed. It must be kept in mind that policy coverage, rules and regulations and conditions vary from company to company and state to state.

Managing Client Capital in Today's Market

This course is comprised of four modules. The first module provides an overview of concepts related to the management of capital, including the steps in managing capital to calculating the cost of capital through understanding the impact of long-term debt, common stock, preferred stock, and retained earnings. The second module provides a concise look at how financial management is used to create higher market values for an organization. The third module presents the basics of consumer protection and the various federal consumer protection laws. The fourth module explores current Anti-Money Laundering regulations affecting financial institutions. This module will dwell upon the new regulatory environment of the securities industry as it relates to money laundering, specifically the USA PATRIOT Act 2001 and its implications.



Managing Corporate Records

Recent news events have brought to attention the severe legal and audit risks associated with records management programs that are not fully and systematically enforced. This course will cover the critical issues and steps you need to know to establish and enforce a records management program that is simple and legally defensible.

Managing Electronic Communication

This course covers the purpose of an email policy and identifies the issues faced by organizations using emails. It also discusses creating and deploying an effective email policy for companies. Finally, the legislations regarding email monitoring are identified with special emphasis on Banking & Finance Regulatory Compliance.

Managing Electronic Communications for the Insurance Industry

Managing digital information presents some major challenges for the insurance community. While the use of electronic records is growing exponentially, the mismanagement of digital information is also rampant. Information technology has made it possible to transact business virtually anywhere, anytime. Failure to apply formal policies and practices to the use of communications in business will result in information about business events being improperly managed. This course covers the purpose of an email policy and identifies the issues faced by organizations using email and other digital means.

Margin Accounts

This course addresses the various types of customer accounts and their management by third parties and how and why accounts are closed or transferred. The student will also gain an understanding about the calculations required for margin accounts and learn about short sales.

Market Risk Factors

Though risk is a given in the investment world, there are numerous identifiable factors that tend to affect market risk in specific ways. This course introduces the main aspects of market risk, and looks at the factors affecting it and how they can be managed. Also discussed are events that have impacted market risk management and future trends in handling market risk.

Medicare

This course will introduce basic concepts for understanding Medicare coverage in its two parts: hospital insurance and medical insurance. A brief history of the program and a discussion of the role of private insurance companies is followed by eligibility requirements, exclusions, and claims payments. Peer Review Organizations and Service Provider Certification are also discussed.

Mergers & Acquisitions - Part I

This course (part 1) provides a concise overview of the merger and acquisition process, including the legal process, and federal regulations. The course also explains the various advantages and motivations for a company to consider the option of merger and acquisition. The purpose of the course is to give the user a solid understanding of the different legal and regulatory considerations that play a very important part in the M&A decision making.



Mergers & Acquisitions - Part II

This course helps provide further understanding of the Merger and Acquisition process, highlighting the due diligence required and the consequences of not conducting a deep and thorough due diligence before and during the merger and acquisition procedure. The students will also understand the different steps required for the valuation of the Target Company and the financial understanding required by the students of Mergers & Acquisitions. and enforce a records management program that is simple and legally defensible

Mergers & Acquisitions - Part III

This course continues with an overview of the merger and acquisition process, including the valuation process, post merger integration and anti-takeover defenses. The purpose of this course is to give the user a solid understanding of how mergers and acquisitions work. This course deals with advanced concepts in valuation.

Mutual Funds

Mutual funds are important investment instruments that have been essential to both individual and corporate investors for well over a century. Beginning with a brief overview of basic investment principles and the evolution of mutual funds, this course addresses the fundamentals of mutual funds, how they are categorized, their roles and functions, and their investment characteristics. Compliance and regulatory issues are also examined.

NAFEP Certified Estate Planner

New Business Development

Prospecting is an integral part of every sales professional's toolkit for success. Forming good prospecting habits can set the stage for further success throughout your career. This course, based on the highly respected practices of Jack and Gary Kinder, who have successfully trained thousands of sales leaders in the insurance and financial services industry, examines prospecting from every angle, providing students with simple-yet-effective tools to improve technique and presentation. From understanding centers of influence, to developing nests, this course provides students with knowledge and skill sets that can lead to improved professional opportunities.

New Employee

As a new employee to the insurance industry you may find yourself overwhelmed with understanding the components of the industry and the terminology being used around you. This course will provide you with an understanding of the general make up of the industry and the terminology in order for you to do your job well.

Nondeposit Investment Sales Program

This course provides an overview of the Interagency Statement on Retail Sales of Nondeposit Investment Products and its various policies and procedures. The Statement mandates guidelines for the retail sale of nondeposit investment products on the premises of a financial institution through a broker/ dealer subsidiary of a bank or a third-party brokerage arrangement, as well as applicable state securities and insurance law and regulations.



Options Basic

Options Basic provides the student with a general overview of options. The course focuses on the main strategies used in options training and imparts knowledge about strategies that must be used in order to earn a maximum profit. Much emphasis is placed on call selling, call buying, put selling and put buying, as these are the main elements of options

Principles of Appraisals - Basic

This course covers broad issues on how to evaluate properties. Further, it puts more emphasis on fundamentals of real estate valuation and various methods to appraise properties.

Principles of Banking

This course introduces fundamental banking principles and practices to new bank personnel. It provides an overview of the history of US banking and how banks operate today, including their products, services, and functions as financial institutions. Principles of Banking looks at laws, rules, and regulations that shape and govern the banking system and its continual evolution.

Principles of Fraud & Consumer Protection

Fraud occurs in many forms against both businesses and consumers. It is, overall, a complicated and unpleasant matter-not to mention potentially illegal-and requires careful attention in order to handle and prevent it. For financial professionals, it is important to know how and why companies commit fraud, what makes an organization prone to fraudulent practices, how to avoid fraud against their company, and methods for protecting their customers

Principles of Insurance

This course provides a general overview of insurance principles, beginning with frequently used terms and their definitions as used in the industry. As the course develops, it illustrates the insurance process and its purpose, and then grows into a manual of sorts, guiding the reader through the various mechanics, the type of insurance products available, and the applicability in different situations, illustrating with examples wherever possible.

Proactive Supervision

With the rash of recent corporate and financial scandals, supervision of firms and branch offices has come under increased scrutiny. It is essential that internal supervisory controls are more than merely established in a firm; they must be applied through proactive supervision. This course provides insight into not only the importance of proactive supervision, but ways to implement it. Methods and focuses for establishing procedures, managing branches, communicating with the public, supervising associates, and the back office.

Property and Casualty Pre-License

This course provides an overview of insurance products, broken down into personal and commercial lines. The personal lines coverage gives an in-depth view of Dwelling and Contents insurance (various coverages ranging from A to D), settlement of losses, Special and Broad Form Coverage, and the various perils insured against. Commercial lines insurance covers commercial building and personal property coverage. This material looks into the various items covered and also those that are not included in the coverage. The Causes of loss - broad and special form are also covered. Currently available for the following states: AK, AZ, DE, IA, ID, IL, IN, OH, PA, and TX. Coming soon: CT and NC.



Property Insurance

This course is designed to encompass key issues in property insurance. The main focus is divided into four parts: property insurance, commercial property insurance, homeowner's insurance, and dwelling. It looks at the various coverages available and defines what is covered under those plans.

Prospecting, Selling, and Closing

The course is an on-line, interactive learning experience that builds confidence in the areas of Prospecting, Telephoning, and Closing. It will provide sales reps the confidence and competence "to get off to a fast start" and enhance selling skills critical to success. The course includes strong motivational pieces plus selling strategies, techniques, tools, and processes that can be easily applied.

Qualified Retirements Plans & IRA's

This course will provide an understanding of qualified retirement plans and IRAs (Individual Retirement Accounts), including options; set up; who may contribute, how much, and how often; and distribution. A great introduction to our retirement course offerings, including 401(k), Keogh Plans, and Corporate Pension Plans.

REITs

This course provides a brief overview of Real Estate Investment Trusts (REIT), which offer alternative means of investing away from securities. There are three basic types of REITs that will be discussed: mortgage, equity, and hybrid. In addition to highlighting their functions and advantages, this course touches on the tax considerations inherent in REITs and the various tax categories involved. avoid fraud against their company, and methods for protecting their customers

Sarbanes-Oxley Act

The Sarbanes-Oxley Act of 2002 is considered by some in the financial industry as one of the most significant pieces of legislation since the securities acts of the 1930s. The Act mandates that CEOs and CFOs of publicly-traded companies must certify their company's financial statements, in effect holding them responsible for the financial conduct of the company. This Act has far-reaching effects on corporate culture as a whole and the financial industry in specific. This course will explain the background of the Act and its main tenets, specifically Sections 906 and 302, and will discuss how financial professionals can use the Act to evaluate the financial profile of a particular company. The Act is a controversial piece of legislation and debate over its implementation is sure to continue well in the future.

Selling to Seniors (CA only)

When so much in the insurance and financial services industry is subject to an agent or seller's discretion and judgment, it is essential that investors feel that their best interests are being protected at all times. Seniors comprise an especially vulnerable demographic and require additional protection due to past illegal schemes perpetrated by unethical insurance agents and annuity sellers that have cost some seniors their retirement savings. This course defines the various uses and components of annuities and discusses the appropriateness of annuities for senior investors.

Stress Managements: Staying Balanced Under Pressure

This course is very helpful in learning how to deal with conflicts and confrontations. This course covers broad issues on how to keep your cool, stand your ground, and reach a positive solution.



Stressful Agency Management for the Insurance Industry

This course examines the various aspects of risk management and E&O tips, along with the appropriate conduct for interviews and subsequent employment behavior. It also looks at the various amendments proposed to NASD Rule 1022(a) as it applies to compliance officers, and the different requirements suggested by the rule as determined by the member firm's activity.

Suitability

This course is designed to encompass key issues regarding suitability. It looks at the various suitability standards including the applicability of the suitability rule to online communications. It examines best practices when dealing with the suitability standards and outlines the industry practice as it exists today. To highlight the importance of suitability claims, the course also focuses on how to avoid them and the remedial process.

Telephoning

For sales professionals, appropriate telephoning skills are not only a good idea, they are essential to career success. This course, based on the highly respected practices of Jack and Gary Kinder, who have successfully trained thousands of sales leaders in the insurance and financial services industry, provides students with key strategies for successful telephone sales. Concepts like the importance of the first 16 words and how to handle objections are also covered.

The Management of Capital

This course provides an overview of concepts related to the management of capital. The cost associated with capital is rarely reflected on the Income Statement. Accordingly, many financial managers mistakenly think there is no cost of capital. Therefore, one of the first steps in managing capital is to calculate the cost of capital. The course illustrates how cost of capital is calculated as the weighted average of each capital component - long-term debt, common stock, preferred stock, and retained earnings. categories involved. avoid fraud against their company, and methods for protecting their customers

Unauthorized Entities

This course provides valuable information about Multiple Employer Welfare Arrangements (MEWA), the Employee Retirement Income Security Act (ERISA), and Unlicensed and Unauthorized Entities. This course is equipped with all the necessary information required to have a firm understanding of the topics.

Understanding the Different Types of Security Investing

This course is the perfect sampler plate for anyone seeking a broad overview of security investments. The course also identifies seven types of investment products and reviews their variations, how they work, who they work best for, and other considerations that are important to both the financial professionals who sell them, and the investor using them as investment tools.

Understanding Economic Components

This course provides an overview of components that contribute to our nation's economic workings. From understanding the economics of the business cycle, to the effects of inflation, investment analysis, and currency markets and exchange rates, students will gain a firm grasp on economic policy. Students will also learn about the money market and the sources of economic and business performance data. For additional information and economic topics, please see our Economics & Analysis course under general banking.



Understanding Research Analysts' Recommendations

This mini session is designed to assist in the understanding of Research Analyst's reports, the affect of the reports on the industry and suggestions regarding the successful use of research reports.

Understanding Securities Trading

TWith the stock market making daily news, it's imperative for financial professionals to have a firm knowledge of the subject. This course provides an overview on trading, which includes various types of orders, the consolidated tape, and how to collect information on stocks and bonds. Students will also learn how to read trading information from the Wall Street Journal, an essential resource for broker-dealers and financial professionals. An educational must-have for beginners in the banking and financial industries.

Understanding the Appraiser's Role

This course covers broad issues relating to appraisal and the role that an appraiser plays in their relationship with a principal. Specifically, you will learn about lender and FHA requirements, location analysis, property analysis, valuation considerations, regulatory environment, enforcement and sanctions, manufactured homes, planned unit and condominiums, preparing a property for mortgage, and required forms.

Understanding the Rules of NASD

This course provides a thorough introduction to NASD rules and regulations that govern broker/dealers and registered representatives. Amongst the policies that are examined in this course are Conduct Rules; the Code of Arbitration, Mediation, and the Code of Procedure; and NYSE rules. NASD also stipulates standards for Public Communication, OTC markets, how to process orders, and back office functions. "Understanding the Rules of NASD" addresses all of these issues in detail, and provides you with knowledge that you will use throughout your career.

Wills and Trusts

This course is based on real questions, concerns, and issues encountered over many years, among people at all economic levels, from modest to quite substantial. There is no better way to build trust, confidence, and respect than becoming a source of knowledge on the topics and issues presented here. There is an unfortunate, widespread misconception that wills, trusts, and estate planning are subjects of interest only to the wealthy. In fact, an estate plan provides the legal mechanism for disposing of property upon death in a way that recognizes wishes and the needs of one's survivors, while minimizing taxes. Too often, however, estate planning is equated with just estate tax planning. Professionals should be sensitive to personal, non-financial issues that are usually of a higher priority. For many, estate planning involves, even more importantly, planning for the handling of affairs in case of disability and the deeply personal medical choices to be made as life nears its end. Estate planning is not just for rich people. Wills and trusts are just tools in a larger process. You must be careful not to give legal advice, of course. But you can provide a great service simply by explaining, in general terms, how "the moving parts" work together.

401(k)

The 2-hour course will examine how the 401(k) retirement plan works and then takes the student through some of the contemporary and upcoming amendments, policies, and plans that will shape the future of the working class, and how they save for retirement.



529 Plans

The cost of an average four-year college education is estimated to soon grow to \$100,000, and tuition is rising annually. Without a proper investment strategy, funding a child's college education is prohibitive for many Americans. 529 Plans (The Plan) provide investors with a means of earmarking investments specifically for educational purposes. This course provides an overview of 529 Plans and their components, compliance issues associated with them, and how to determine the right plan for your client.

Series 6 - Investment Company / Variable Contracts Representative

There are a number of investment products available in the market. Each has various terms and conditions relevant to the amount of interest they will yield. Rules and regulations have to be adhered to and stay within the boundaries of the law. This course covers how to assess the needs of an investor and suggest the most appropriate solution. The need may be for a retirement plan or a fixed return for a child's education, you will be in a position to recommend the most appropriate investment plan. After completing each section you will be given a quiz to assess your learning and then a final exam at the end of the entire course.

Series 7 - General Securities Representative Exam

Most broker-dealers require this Series 7 exam for their registered representatives. This course will prepare you for the Series 7 Exam by covering areas tested by the NASD. Successful completion of this exam will qualify you as a candidate to conduct a member's business in stocks, bonds, mutual funds, and limited partnerships. The course will cover areas such as options, securities, direct participation, taxes, financial statements, law, NASD, investment companies, municipal securities, trading, margin, and economics. Each section will be followed by quizzes and then a practice quiz on each topic will be given. Besides this, a database of over 1200 questions with rationales will prepare you thoroughly for this exam.

Series 24 - General Securities Principal Exam

Series 24 is directed towards persons who will be managing broker-dealer's investment banking or securities business. This course will cover securities rules, investment banking, securities markets, and margin accounts. Series 24 will test your knowledge of the rules and the provisions applicable to the management of a general securities broker/dealer. Before appearing for this exam, you should have taken the Series 7 course.

Series 26 - Investment Company Products / Variable Contracts Limited Principal Qualification Examinations Home Study Course

The Series 26 is required for persons who will supervise representatives soliciting the purchase or sale of redeemable securities (mutual funds), variable contracts and insurance premium funding programs (variable life) issued by insurance companies. Appearing for the Series 6 or 7 is a prerequisite for this course. The Series 26 examination consists of 100 multiple choice questions and two hours in which to complete the test. A minimum of 70% score should be achieved to pass the exam.

Series 30 - Futures Branch Office Manager

The one hour, 50-question exam is for those candidates who are to manage a branch office for an FCM or IB. To solicit for regular futures accounts, a Series #3 license is required.

*to be launched



Series 31 - Futures Managed Funds

The futures industry is an important industry. It affects the lives of millions of people, although they may not be aware of its existence. It touches the food they eat, the clothes they wear, and the material that gives them shelter.

*to be launched

Series 32 - U.S. Regulatory Requirements Examination

The NFA now allows individuals who are registered with the appropriate authorities in the United Kingdom and Canada as a General Representative or a Futures and Options Representative and who have passed the Futures and Options licensing examination to meet the NFA proficiency requirements by passing an abbreviated version of the Series 3 examination. This abbreviated version will cover U.S. regulatory requirements only and be known as the Series 32 exam.

*to be launched

Series 63 - Uniform Securities Agent Examination

This course covers Uniform Securities. You should already have a basic knowledge of the Federal Securities Law. This course will qualify you to be registered with the state to sell securities, provided you are already licensed with the Series 6 and Series 7 courses. This course will give you an understanding of the scope of the Federal Securities Laws, what are fraudulent activities, and the provisions for violations. Each chapter is followed by a practice quiz and a practice final exam so you can be thoroughly prepared for your actual exam.

Series 65 - Uniform Investment Adviser Law

Series 65 is an excellent learning tool for individuals preparing for the Investment Adviser exam. This exam will qualify the candidate to represent an investment advisory firm. Specific pre-requisites are not stated but Series 6 or 7 may be required by some states. This course helps the student prepare for and successfully pass the Uniform Investment Adviser Law Examination (Series 65). The Series 65 exam is 130 questions long and covers economics and analysis, investment vehicles, investment recommendations and strategies, and ethics and legal guidelines for investment advisers.

Series 66 - Uniform Combined State Law

The Series 66 is designed for states that require registration of individuals as both investment advisers and stockbrokers. Persons may take the Series 66 exam only after they have passed the Series 7 exam. Persons taking the Series 66 exam must display competence in some areas of investment analysis, recommendations, and strategies that are not heavily covered in the Series 7 exam. The Uniform Combined State Law exam covers the principles of state securities regulation covered in the Uniform Securities Act and federal securities laws which are applicable to investment advisers. You will be given 100 questions and 150 minutes to complete it in the exam. The contents of this guide conform to the exam specifications published by the North American Securities Administration Association, Inc., (NASAA).