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# Fraternal Training Programs

Kaplan Financial Education is proud to partner with the Fraternal Field Managers' Association (FFMA) to provide outstanding training and professional development programs for the Fraternal Industry. Read on and find information about our Fraternal Insurance Counselor, Fraternal Insurance Counselor Fellow, and Fraternal Professional Certificate programs.

- [Fraternal Insurance Counselor »](#)
- [Fraternal Insurance Counselor Fellow »](#)
- [Fraternal Professional Certificate »](#)

**START TODAY!**

Contact your administrator or email [fraternals@kaplan.com](mailto:fraternals@kaplan.com) to begin.

**Financial  
Education**



**KAPLAN  
UNIVERSITY**

SCHOOL OF PROFESSIONAL  
AND CONTINUING EDUCATION

# Fraternal Insurance Counselor (FIC) and Fraternal Insurance Counselor Fellow (FICF)



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## Benefits

- CE credit may be available for all courses. Check with your administrator for details.
- Support your organization by improving your knowledge as a Fraternal Professional.
- Provide better customer service with insurance-specific training.
- Attain credit toward the Fraternal Professional Certification if the course is offered for both FIC and FPC designations.
- Some courses may transfer credits to The American College for a head start on the FSCP.
- Many organizations reimburse candidates for the cost of these courses—check with your organization for details.

## Programs Include

- Online access to your course for one year (printed textbooks are available for an additional fee)
- An online exam for each course
- Online exam retakes until you successfully pass the course
- A diploma and fraternal pin with successful completion of the FIC or FICF program
  - › Diplomas are printed directly through the Fraternal Portal's Admin
  - › Lapel pins are provided after completion of the FIC/ FICF Designation from the Authorized Portal Admin

## Qualification Requirements

All new FIC candidates must meet the following qualifications:

- Pass the Basic, Ethics, Intermediate, and Advanced final examinations within three years of starting the program. **Exception:** The Intermediate and Advanced final examinations are waived for FIC candidates who have received the CLU®, ChFC®, or CFP® certifications.
- Work with current fraternal benefit society for 12 consecutive months. Fraternal benefit societies must be members of the Fraternal Field Managers' Association in order for affiliated candidates to meet the qualification requirements.

All new FICF candidates must meet the following qualifications:

- Hold the FIC designation.
- Pass the Graduate I, II, and III final examinations.
- Work with current fraternal benefit society for 12 consecutive months. Fraternal benefit societies must be members of the Fraternal Field Managers' Association in order for affiliated candidates to meet the qualification requirements.

*"I took my FIC & FICF with Kaplan online. Great courses!"*

*— D. Murphy, Field Agent*

# Fraternal Insurance Counselor (FIC) and Fraternal Insurance Counselor Fellow (FICF)



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## Applying for an Exam

- **Application:** Exams are included as part of the online course package purchased for each candidate by their society official. No formal application is needed to take the exam with Kaplan Financial Education.
- **Timeframe:** Candidates have an online subscription period of one year. They may take the exam as many times as they want until they attain a passing score.
- **Fees:** The cost of each examination is the responsibility of the candidate or the candidate's society.

## Time Limit

Candidates must complete all course work and pass the exams within three years of initial enrollment. No credit will be given for exams passed outside of the three-year time period. Separate three-year time periods apply to the FIC and FICF study; and each course is available online for one year.

## Exams

Final exams for these correspondence courses consist of multiple-choice questions. Grades are reported as a percentage of correct answers. Candidates who answer 70% or more of the questions correctly pass the test. Those not passing a test may retest after 30 days and payment of required fees.

## Exam Administration and Proctoring Rules

- Exams are to be conducted under the auspices of a designated proctor who is a disinterested third party (someone who is not the student's supervisor, subordinate, or family member).
- It is mandatory that the proctor be present for the full time period in which the candidate completes the exam.
- The candidate shall have a private place free from distractions in which to take the exam.
- The candidate must not have at hand, or refer to, the study courses or any sources of reference. Exams are designed to be fair and adequate tests of a candidate's knowledge of the FIC/FICF course materials.
- The candidate must not see the test questions before sitting for the exam.
- If the exam is being taken for state CE credit, any state proctoring rules will supersede the FIC/FICF proctoring rules.

*"The distinguished FICF designation is an advanced award granted by the FFMA to only those field representatives who have shown the highest levels of dedication required to achieve the knowledge in the more advanced areas of underwriting."*

— Fraternal Field Managers' Association



# Fraternal Professional Certificate

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## Benefits

- CE credit is available for all four courses.
- Support your organization by improving your knowledge as a Fraternal Professional.
- Provide better customer service with insurance-specific training.
- Current FIC & FICF designation holders have already completed the first course in the FPC program.
- Many organizations reimburse candidates for the cost of these courses—check your organization for details.

## Program Includes

- Online access to your course for one year (printed textbooks are available for an additional fee)
- An online exam for each course
- Online exam retakes until you successfully pass the course
- A certificate of completion

## Qualification Requirements

All new FPC candidates must meet the following qualifications:

- Pass the four course examinations within three years of starting the program.
- Work with current fraternal benefit society for 12 consecutive months. Fraternal benefit societies must be members of the Fraternal Field Managers' Association in order for affiliated candidates to meet the qualification requirements.

**FAST FACT:** If you've taken Introduction to Life Insurance for CE or as part of the FIC program, you're 25% complete with the FPC program!

## Time Limit

Candidates must complete all coursework and pass the exams within three years of initial enrollment. No credit will be given for exams passed outside of the 3-year time period. Each course is available online for one year.

## Exams

Final exams for these correspondence courses consist of multiple-choice questions. Grades are reported as a percentage of correct answers. Candidates who answer 70% or more of the questions correctly will pass the test.



# Course Work

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## FPC Course Work

### [Introduction to Life Insurance](#)

This course will explain the fundamentals of life insurance and successful selling.

### [Ethics](#)

This course is designed to help you recognize some of the ethical dilemmas you may encounter in your career. In addition, it provides guidance on the attitudes and specific conduct that is expected.

### [Delivering Quality Service](#)

In this course, you will learn how to establish rapport, develop relationships, listen actively, take ownership of problems, speak positively, and effectively assist upset customers.

### [Effective Business Writing for Insurance People](#)

You will learn how to effectively appraise a business situation and compose an appropriate, clear, and well-written response.

## FIC Course Work

### [Basic Course, Part A | Introduction to Life Insurance](#)

Learn the fundamentals of life insurance and successful selling.

### [Basic Course, Part B | Ethics for the Insurance Professional](#)

An excellent ethics guide for insurance agents, this course is a balanced presentation of insurance agents' principle relationships with their culture.

### [Intermediate Course | Needs Analysis](#)

Presenting the basics of needs-based consultative selling, this course teaches producers to compare a client's financial objectives to their existing resources. This approach makes the needs for additional insurance crystal clear to the client.

### [Advanced Course | Introduction to Advanced Markets](#)

This course outlines the concepts producers must understand to move into advanced markets. It explains how to prospect for and get the attention of business owners, as well as discusses succession planning, group insurance, executive bonus plans, split dollar, qualified retirement plans, and more.

## FICF Course Work

### [Graduate I](#)

#### [Estate Planning Concepts](#)

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

### [Graduate II](#)

#### [Business Insurance Concepts](#)

The insurance needs of proprietorships, partnerships, and corporations are discussed in this comprehensive course. It explains key employee insurance, deferred compensation, split dollar, executive bonus plans, group insurance, and advanced sales agreements. Learners receive valuable prospecting tips and sales ideas.

### [Graduate III](#)

#### [Financial Products Training Course](#)

This course presents an overview of today's key investment options—how they work, tax consequences, strengths, and weaknesses. It covers deposit accounts, insurance, annuities, securities, mutual funds, and qualified retirement plans.



# Why Kaplan

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**For over 75 years,** Kaplan has provided globally recognized test preparation, continuing education, and professional development programs to businesses, fraternal organizations, and individuals in the accounting, insurance, securities, real estate, financial planning, information technology, architecture, and engineering industries.



## More Credit for Your Work

### Begin Your FSCP with the Fraternal Training Program Courses

When you complete Kaplan's FIC and FICF programs, you can transfer credits for the FIC designations, as well as FICF Graduate I and Graduate II courses, to The American College for a head start on your FSCP.

### Continuing Education Credit

Fraternal courses offered by Kaplan Financial Education may be eligible for state continuing education credit.\* In order to earn state CE credit, candidates must choose and complete the online certification exam.

*\*A separate state CE fee is payable by the candidate or society to Kaplan Financial Education.*

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