



Insurance Continuing Education Course Catalog for Minnesota

Featured Courses

Court's in Session: 2015—Page 7

2015 Tax Update—Page 9

Managing Investment Portfolios:
Asset Allocation and Other Techniques—Page 9

Tax Aspects of Homeownership—Page 10

**Financial
Education**



**KAPLAN
UNIVERSITY**

SCHOOL OF PROFESSIONAL
AND CONTINUING EDUCATION



New Courses

Behavioral Finance I: Why Good People Make Bad Investment Decisions

While Modern Portfolio Theory holds that investors' decisions are guided by a rational desire to minimize risk, both professional and amateur analysts and investors consistently make irrational investment decisions—decisions that go against their own interests. Behavioral biases based on past experiences and emotions play a powerful role in influencing investment decisions.

This course will show how to identify and minimize the negative effects that behavioral biases have on investment portfolios. Learning to recognize biased predictions can help advisors better meet client needs. The course digs into the mental shortcuts clients use to compartmentalize their portfolios, including overconfidence, representativeness and mental accounting.

The course will also show how thinking like a financial physician can improve a client's wealth and health. Applying the six steps of a good financial physician helps avoid falling into a client's faulty thinking. At the end, students will learn how to diagnose a client's biases and gently educate them to reduce their stress and improve their wealth and well-being.

Credits: 4.0 | Tuition: \$49

Also accepted by CFP Board for 4 hours.

Behavioral Finance II: Overcoming the Obstacles to Investment Success

In this course students will examine different ways in which investors succumb to the most basic of emotions such as hope and fear. Growing evidence indicates that many investors are not best suited to be making their own investment decisions. Because of the shifting responsibility from employers to employees regarding retirement investment choices, it has become apparent that individual investors exhibit repetitive patterns of poor investment decision making in their own 401(k) plans.

The so-called experts are also not immune to behavioral biases either. Students will learn how to determine when an analyst or economist is exhibiting overconfidence or an ego defense mechanism when forecasting. The course will also take a look specifically at the decision-making process investors make in their own investments and how they can avoid costly mistakes.

Credits: 4.0 | Tuition: \$49

Also accepted by CFP Board for 4 hours.

Special Interest

- 4 Annuity Suitability and Disclosure—*Fulfills MN Annuity Training Requirement*
- 4 Business Ethics—*Fulfills Ethics Requirement*
- 4 Buying Within Your Budget
- 4 CSI Minnesota: Credit Score Investigation
- 4 Ethics and Best Business Practices—*Fulfills Ethics Requirement*
- 4 Ethics for Insurance and Financial Professionals—*Fulfills Ethics Requirement*
- 5 Higher Ethical Standards for Down in the Trenches—*Fulfills Ethics Requirement*
- 5 Identity Theft: Protecting Your Clients and Your Business
- 5 Tax Write-Offs for the Self-Employed
- 5 To Fall and Rise Again: Life After Financial Crisis
- 5 Workplace Violence—Preparing for the Unthinkable

Group and Health Insurance

- 6 COBRA Benefits: What You Don't Know Can Hurt Your Clients...and You
- 6 HSAs and HRAs: What Employers and Employees Really Need to Know
- 6 Innovations in Group Health Insurance Plans
- 6 Medical Assistance Eligibility and the Long-Term Care Partnership Program (4-Hr)
- 6 Medical Assistance Eligibility and the Long-Term Care Partnership Program (8-Hr)
- 6 Medicare from A to D
- 6 Self Insuring Group Health Insurance Benefits
- 7 The Economics of Health Care: What Really Drives the Costs

Personal and Commercial Lines

- 7 **NEW!** Court's in Session: 2015
- 7 A Day in the Life of an Identity Thief
- 7 After the Crash
- 7 Anatomy of a Fire
- 8 Auto Insurance—Up Close and Personal
- 8 From Gunshots to Dog Bites
- 8 Myths and Mysteries of Personal Injury Claims
- 8 Risky Business: Personal Lines Pitfalls
- 8 The Secure Property
- 8 The Umbrella Policy

Financial and Investment Planning

- 9 **NEW!** 2015 Tax Update
- 9 **NEW!** Managing Investment Portfolios: Asset Allocation and Other Techniques
- 9 **NEW!** Real Estate Hangover: 4 Steps to Recovery
- 9 **NEW!** Tax Aspects of Homeownership
- 10 **NEW!** The Tax Impact of Residential Real Estate Investments
- 10 **NEW!** Using Reverse Mortgage as a Proactive Financial Planning Tool
- 10 Countdown to Retirement
- 10 Financial Planning Cornerstones
- 10 Social Security: Now...and the Future?
- 11 Strategic Default and the Path Back
- 11 Understanding Eldercare Financing Options

Estate Planning

- 12 **NEW!** We're in Probate—Now What?
- 12 Beneficiary Designations: Treasure Chest or Time Bomb
- 12 Different Strokes for Different Folks
- 12 Estate Planning from A to Z
- 12 Wills and Estates of the Rich and Famous

Life Insurance

- 13 Life Insurance: The Basics and Then Some
- 13 Tax Traps in Life Insurance and Annuities

Premier Series

- 14 Guide to Taxation and Financial Planning

Important Insurance Continuing Education Changes

Minnesota Adopts Annuity Suitability Requirement

Individuals who obtain a life license on or after January 1, 2014, may not engage in the sale of annuities until the annuity training course has been completed. Producers may complete the one-time 4-hour requirement via classroom or self-study.

Kaplan has two education solutions to meet your needs: a live class and a self-study (online) course.

Reporting Your CE Hours

Kaplan will gladly report your CE credit hours to Siron if you provide us with your license number and expiration date when you register.

Ethics Requirement

All insurance producers are required to complete a minimum of three hours of approved CE credits in the area of ethics during each license renewal cycle.

We are pleased to offer four approved ethics courses to help you meet this requirement. See pages 4–5 for details.

Continuing Education Options

Producers and adjusters may complete their CE requirements via classroom or online. As before, however, only one-half of the required hours may be obtained through insurance “company-sponsored” courses.

CE for Insurance Adjusters

Insurance adjusters have the same CE requirements as insurance producers. All courses in this catalog are approved for Adjuster CE.

Find & Enroll in Live Classes Online

Check out our new website for the most up-to-date course lists and availability!

- Easily sort and filter by class date, location, credit hours, or class title
- Get a PDF of the Minnesota Insurance Continuing Education Course Catalog
- Learn about newest courses approved by the state

www.kaplanfinancial.com/ice-minnesota-live-class

All courses in this catalog, except where noted, have been submitted to the Minnesota Department of Commerce for insurance continuing education credit. Also, some courses have been submitted for CFP® and Wisconsin continuing education credit. If you are concerned about repeating a course, or need additional information about approvals, please contact our office. Courses labeled as “NEW” have been added since January 1, 2015.

Annuity Suitability and Disclosure—Fulfills MN Annuity Training Requirement

This course meets the new annuity suitability training requirements specified by the Minnesota Department of Commerce and provides a wealth of information on annuity products, their uses, and appropriate sales practices. The class covers using annuities for accumulation and income purposes, important contract provisions, understanding and meeting clients' needs, taxation of annuities, and replacement and disclosure requirements. In addition, the course will provide a discussion on recognizing when a prospective annuity purchaser may lack the short-term memory or judgment to knowingly make an annuity investment decision.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hours Wisconsin insurance continuing education and accepted by CFP Board for 4 hours.

Business Ethics—Fulfills Ethics Requirement

Learn the business ethics tools used by million-dollar “Top of the Table” producers. Ever-increasing scrutiny requires insurance and investment professionals to run an ethically compliant practice. This course is designed to help agents recognize problem areas and respond with integrity. You'll learn to build a personal ethical system that works consistently and helps increase your business. See how focusing on doing things right actually makes you more money.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

Buying Within Your Budget

Learning how to budget is essential to getting out of debt and making the best decision when buying a home. Popular instructor Todd Rooker reviews methods to help you and your clients decrease debt, improve credit, and save more of your hard-earned money.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hours Wisconsin insurance continuing education and accepted by CFP Board for 4 hours.

CSI Minnesota: Credit Score Investigation

Your credit rating may be the single biggest factor in determining your mortgage rates, insurance rates for home, car, and health policies, along with the rates paid on credit cards. This course teaches you how to help clients with damaged credit. Learn trade secret strategies that can improve anyone's credit score. In addition, you'll look at the credit effects of short sales, foreclosure, and lease option contracts.

Credits: 8.0 | Tuition: \$98

Also approved for 8 hours Wisconsin insurance continuing education and accepted by CFP Board for 8 hours.

Ethics and Best Business Practices—Fulfills Ethics Requirement

As business competition grows and consumer expectations heighten, ethics increasingly plays a critical role in delivering, servicing, and marketing financial products and services to the public. The insurance/financial profession is especially vulnerable due to the personal nature and complexities of this high-relationship industry. By attending this course, you will gain a greater understanding of the dynamics of ethics in your business and how to ensure that it is a core part of your marketing plans and client service activities.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

Ethics for Insurance and Financial Professionals—Fulfills Ethics Requirement

This course will discuss compliance and ethics and will delve into the difference between acting legally and acting ethically. You will have an opportunity to contribute to an interactive discussion of ethical issues and guidelines regarding attitudes and specific conduct. You'll talk about the responsibilities that insurance and financial professionals owe to their clients and the companies they represent, as well as the obligations owed to the regulators and the public.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

Higher Ethical Standards for Down in the Trenches—Fulfills Ethics Requirement

Insurance professionals and financial planners attending this class will get a look at ethics from both the top down and the ground up. You will learn the origins of both objective and subjective ethical systems and how state law is derived from ethics. This ethics course will also go further into why ethics presents a higher standard than simply being legal. You will be able to participate in active discussions and debates regarding current ethical issues in the financial industry and will leave the class armed with an understanding of ethics at a more personal level. The result will be increased client trust, loyalty, and referrals.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

Identity Theft: Protecting Your Clients and Your Business

Customers entrust their agents with a wide variety of personal information. If it falls into the wrong person's hands, the damage to the customer's life and the agent's reputation could be extreme. Learn how to respond if your personal information or your clients' information is compromised. You'll explore case studies and actual news stories to discover the methods thieves use to steal identities and red flags to watch for.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

Tax Write-Offs for the Self-Employed

Self-employed individuals are entitled to many tax deductions; stay abreast with the ever-changing federal and state tax codes. Our resident tax professional, Chris Bird, created this class to give independent business owners an understanding of the effective tax write-offs they may be missing. Starting with the federal tax system, you will review record-keeping requirements, length of time mandates, and estimated tax requirements. You will learn specific business deductions, including first-year write-offs, and strategies regarding retirement plan contributions. In addition, you'll discuss marginal tax rate versus effective tax rate, as well as issues related to independent contractor status and entity choices.

Credits: 8.0 | Tuition: \$98

Also approved for 8 hours Wisconsin insurance continuing education and accepted by CFP Board for 8 hours.

To Fall and Rise Again: Life After Financial Crisis

Turmoil in the economic markets and the decline in equity and property values have had a dramatic impact on everyone's financial picture. The result is that countless individuals and their families are facing complex real estate and financial challenges. Learn to assess and correct these shaky financial circumstances in order to rebuild a stronger financial future for your clients.

Credits: 8.0 | Tuition: \$98

Also approved for 8 hours Wisconsin insurance continuing education and accepted by CFP Board for 8 hours.

Workplace Violence—Preparing for the Unthinkable

Even though “active shooter” situations gain most of the attention—and this course will discuss steps to survive these horrendous events—violence at the workplace is not limited to homicide. It also involves threats, intimidations, harassment and assault. The risks associated with workplace violence are a major concern for employers, liability insurers, workers compensation insurers, and employees. This course, taught by Stefan Salmonson, will outline various risk management strategies that can build safer workplaces including how to analyze the different forms of workplace violence, how to recognize the warning signals, and some suggestions on how to avoid, escape, and diffuse potentially dangerous situations.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

COBRA Benefits: What You Don't Know Can Hurt Your Clients...and You

The American Recovery and Reinvestment Act of 2009 (ARRA) made changes in COBRA that significantly impact employers and potentially expose companies to enormous financial risk and penalties for noncompliance. Developed for agents dealing with small businesses or for organizations without COBRA-dedicated HR staff, this course covers the act's basic provisions as well as individual state continuation regulations.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

HSAs and HRAs: What Employers and Employees Really Need to Know

This course looks at the growing trend toward HRAs (Health Reimbursement Arrangements) and HSAs (Health Savings Accounts) to supplement health insurance plans and compares their advantages for both employees and employers.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

Innovations in Group Health Insurance Plans

The group health insurance industry is changing. Double-digit premium increases and big carrier consolidation are common. Costs are driving employers and employees to distraction. Innovations are needed to fix the system. In this class, you will discuss marketplace pressures and solutions, tiered managed care networks, health reimbursement accounts, and consumerism. Agents will learn how to move ahead and help clients understand these critical problems.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

Medical Assistance Eligibility and the Long-Term Care Partnership Program (4-Hr)

This class satisfies the mandatory 4-hour ongoing training for Minnesota long-term care producers. Agents who completed the 8-hour initial training for long-term care producers are required to complete a mandatory 4-hour ongoing training course within 24 months of the initial training. Get the latest information and updates to the Minnesota Long-Term Care Partnership Program.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin accident and health insurance continuing education.

Medical Assistance Eligibility and the Long-Term Care Partnership Program (8-Hr)

This class satisfies the 8-hour initial training for Minnesota long-term care producers. You will develop an understanding of how the partnership programs work and the pros and cons of partnership qualified policies. Also learn how the new partnership qualified policies interact with Medical Assistance. This class covers state and federal regulations and asset transfers.

Credits: 8.0 | Tuition: \$98

Also approved for 8 hrs Wisconsin life and health insurance continuing education.

Medicare from A to D

This federal health program has significant gaps in coverage that could threaten the lifestyle and assets of your elderly clients. With so much at stake, your senior clients will expect you to be familiar with the Medicare coverage gaps and guide them to the best solution. This class is an overview of Medicare, Parts A–D, and Medicare supplements.

Credits: 8.0 | Tuition: \$98

Also approved for 8 hrs Wisconsin insurance continuing education.

Self-Insuring Group Health Insurance Benefits

Because of the flexibility they provide, over 50% of all employees in the United States are covered by self-insured employer-sponsored health insurance plans. Self-insured plans are not for every employer, however, as some have painfully learned. This class covers the fundamental differences between insurance and self-insurance. You will learn the characteristics of an employer who is a good candidate for self-insurance, what to watch out for, and the pros and cons of both self-insured and fully insured plans.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

The Economics of Health Care: What Really Drives the Costs

Everyone is concerned with healthcare costs and what the future holds. This course gives you an objective review of what really drives the cost and availability of care in the United States. The course will delve into how patients, providers, and insurance companies all influence the cost of healthcare and the additional costs that third party payers add to the healthcare bill.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

Personal and Commercial Lines

NEW! Court's In Session: 2015

This course will take you through three new cases that will increase understanding of the law and how it interacts with different insurance coverages. You will listen to the facts, weigh the evidence and, as the judge and jury, determine the outcome of each of the three cases litigated in Minnesota courts. The course will examine a no-fault arbitration case, look at who is a permissive user of a rental car, and review an injury situation for negligence, direct cause, concurring cause, and comparative fault in determining who is to be held accountable.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

A Day in the Life of an Identity Thief

Stefan Salmonson will help you learn how to prevent identity theft by thinking like a criminal. Customers entrust their insurance and financial services professionals with a wide variety of personal information. If it falls into the wrong hands, the customer's life and the professional's reputation could suffer serious damage. You will learn the tools to significantly reduce your chances, and your client's chances, of becoming a victim.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

After the Crash

In this class, you will receive an updated overview of no-fault benefits. You will also investigate the issues related to uninsured/underinsured motorist coverage. This class goes beyond the statutes and examines precedent-setting litigation that may be valuable to you while designing coverage.

Credits: 8.0 | Tuition: \$98

Also approved for 8 hrs Wisconsin insurance continuing education.

Anatomy of a Fire

On November 25, 1982, two juveniles set fire to debris from a partially demolished building. The fire from this unmanned and unguarded worksite rapidly spread to the Northwestern National Bank building, causing an estimated \$100 million in damages. This class looks at commercial property insurance and inland marine insurance through a case study of the Northwestern Bank fire. You will learn the underwriting of property and business income insurance, causes of loss, how property claims are adjusted, and how reinsurance is applied to reduce an insurance company's exposure.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

Auto Insurance—Up Close and Personal

Get an inside look at personal auto policies, including coverage, exclusions, laws, and more. Why do auto policies exist? How are auto victims compensated? When does litigation become an issue? What's covered or excluded? There are as many questions as there are clients, and each will look to you for the information to limit their risk. This half-day course provides the in-depth knowledge to address clients' concerns and win their confidence, and their business. You will leave ready to add more value to clients and yourself.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

From Gunshots to Dog Bites

There is no longer such a thing as a typical liability claim. Today, courts are hearing claims covering everything from sexually transmitted diseases, to serving alcohol to minors, to gunshots and dog bites. This class will teach you how to design coverage to make sure your clients are protected. Actual cases are used to illustrate how the courts establish comparative fault, liability, and damages.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

Myths and Mysteries of Personal Injury Claims

Learn how to help your clients sort out the facts from the fiction of personal injury claims. This class will shed light on important issues and misconceptions about personal injury claims using real-life examples.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

Risky Business: Personal Lines Pitfalls

Thought insurance protected your clients? Think again. Some clients realize too late that their homeowner or auto policies offer inadequate protection for their needs. Designing a comprehensive personal insurance plan can keep clients out of financial trouble, plus minimize surprises and anxiety for agents and clients alike. Get a new understanding of the gaps in personal insurance lines. You'll learn the best ways to identify and offset exposure. An invaluable overview for those experienced in personal lines or new to the sector, this course lets you bring more value to clients.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

The Secure Property

Through advances in technology, establishing a safe and secure environment is now within reach for nearly every home or business. This course, led by Stefan Salmonson, covers structural features and design, lighting and alarms, computer integration (SmartHouse), and property value enhancements. Get first-hand knowledge of security components of both residential and commercial buildings through the use of case studies.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

The Umbrella Policy

Cover your customers with an umbrella policy large enough to protect them from major financial blows. Learn what protection is provided by a typical umbrella policy and what claims are not covered. This class explores coverage issues using real-life claims and defenses to claims under Minnesota's comparative fault system.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education.

NEW! 2015 Tax Update

Get ready for the latest and greatest changes with Chris Bird's 2015 Tax Update course! Don't miss this opportunity to get the inside scoop and to learn how you and your business will be affected by what's new and what's being considered. You'll get a comprehensive analysis of the tax environment in this annually updated course. Your tax expert explains the big changes in simple terms. You'll learn the specifics of what bills have been added, extended, modified or omitted. Here's your chance to learn how the changes will affect you and your clients.

Credits: 8.0 | Tuition: \$98

Also approved for 8 hrs Wisconsin insurance continuing education and accepted by CFP Board for 8 hrs.

NEW! Managing Investment Portfolios: Asset Allocation and Other Techniques

Insurance agents who use variable annuities and variable life insurance products and other financial professionals are increasingly dealing with clients who have concerns with investment returns and their retirement portfolios. This course will provide a fresh look at a variety of portfolio management concepts, techniques and tools, and will review the history of portfolio management and how we arrived at today's thinking. You will examine the concepts behind modern portfolio theory and asset allocation—including the strengths and weaknesses. You will also take a close look at the concept of correlation; how asset correlation has changed and how "new" asset classes are winning favor among major institutional investors.

Credits: 8.0 | Tuition: \$98

Also approved for 8 hrs Wisconsin insurance continuing education and accepted by CFP Board for 8 hrs.

NEW! Real Estate Hangover: 4 Steps to Recovery

The real estate recovery is in full swing, but there are still thousands of would-be clients who remain devastated from the crash. In this Todd Rooker course, you will be introduced to the steps required for the financially wounded to recover and become viable homeowners again. Learn how short sales, foreclosures, liens, levies, garnishments, bankruptcies, or other financial proceedings can be effectively addressed in order to qualify for a home mortgage. Thousands of potential new homeowners are floundering without this critical information and are unable to truly recover from their real estate hangover. This course prepares you to guide your clients on the path back to homeownership. You'll understand how to help clients refocus on essentials that will aid in financial restructuring, rebuilding, and restoration.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hours Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.

NEW! Tax Aspects of Homeownership

Homeownership has long been described as "living the dream," though the U.S. Census Bureau reports just under 65% of the population are fulfilling that specific dream. Over the past decade, and especially during the housing crisis of the mid-2000s, many people lost that dream. Given today's lower interest rates and more affordable home pricing in many markets, many of these people are reentering the marketplace in search of homeownership. In this Chris Bird course, you'll learn exactly who benefits from the tax aspects of homeownership, and by how much, due to standard deduction, mortgage interest, real estate taxes, and other tax issues. Become an indispensable resource for your clients by providing them with critical tax information to make the right housing purchase.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.

NEW! The Tax Impact of Residential Real Estate Investments

Taxes are important to us all. This is particularly true for buyers and sellers of residential rental real estate. In this course taught by Chris Bird, you will explore the widespread financial effect a purchase or sale of such properties will have on the investor. You will also learn the essential details that equip you to make financially savvy decisions and guide your clients in their investment endeavors. You'll get up to date on the specific tax rules that apply to these real estate transactions. You will also understand under what circumstances the Internal Revenue Service has been aggressively auditing owners of real estate investment properties, and how the IRS has been successful in denying deductions due to the two most common errors made by investors.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.

NEW! Using Reverse Mortgage as a Proactive Financial Planning Tool

Reverse mortgages have long been regarded as a crisis management tool. However, using a reverse mortgage as a long-term financial planning tool with a coordinated strategy that includes Social Security and IRA distributions will help manage and preserve assets longer into the future. You will discover the new options for seniors available through home equity conversion mortgages and learn how one of the best kept financial planning secrets can be used to solve problems and provide opportunities to those approaching and in retirement.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance and accepted by CFP Board for 4 hrs.

Countdown to Retirement

There is no substitute for long-term planning and preparation for retirement. This full-day course provides a plan and timetable for building financial independence in retirement while, at the same time, enjoying a reasonable lifestyle through the working years. You'll learn how to put your dollars to work, fund a higher education, manage your money, reduce taxes, provide risk protection, and set up an estate plan.

Credits: 8.0 | Tuition: \$98

Also approved for 8 hrs Wisconsin insurance continuing education and accepted by CFP Board for 8 hrs.

Financial Planning Cornerstones

The best financial planning considers the implications each decision has on other aspects of life. In this class, you will learn to help your clients develop a bigger picture of financial planning. Learn how taxes and recent tax law changes impact financial planning. Advisors will also examine the impact higher education costs have upon retirement planning, as well as the role Social Security plays in financial planning.

Credits: 8.0 | Tuition: \$98

Also approved for 8 hrs Wisconsin insurance continuing education and accepted by CFP Board for 8 hrs.

Social Security: Now...and the Future?

According to studies and reports that measure the "boomers" preparedness for retirement, retirees over the next several years will depend heavily on the Social Security retirement benefit. As such, there will be increasing pressure on financial professionals to understand the retirement benefits provided by Social Security and integrate these benefits into clients' retirement plans. This course will provide in-depth discussion of all Social Security benefits, will examine the implications of delaying retirement benefits or collecting early, and will discuss recent changes to the Medicare benefit system.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.

Strategic Default and the Path Back

Increasingly, agents are encountering individuals and families who are financially secure in most areas, but find themselves severely "under water" on their home. While there are many options available, many are considering strategic default. This course increases your understanding of the effects of mortgage default on current and future credit and loan acquisition, retirement and other assets, and the future insurability of a client.

Credits: 8.0 | Tuition: \$98

Also approved for 8 hrs Wisconsin insurance and accepted by CFP Board for 8 hrs.

Understanding Eldercare Financing Options

As our population ages, insurance and financial services professionals increasingly find themselves assisting elderly clients and family members who are charged with making decisions about the care of the elderly. It is important for professionals to understand and be sensitive to the issues, financial and otherwise, faced by the elderly and those who must make critical decisions. This course will identify the issues, potential solutions, and repercussions involved in helping elderly clients and their families. Those who face similar issues in their own family situation will also gain valuable insights from attending this class.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.

Save 10% with **CE-Advantage™**

Pay for 12 or 16 credit hours before attending your first live class and save! You can even pick your CE credits in any combination of half-day and full-day live classes.

\$129	for 12 credit hours
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Call 800.428.4210

Note: To use CE-Advantage, you must purchase your credits before attending classes or you will be charged the regular tuition listed on the website. CE-Advantage is for live classes only and all classes must be completed within one year of purchase date. There is no refund for unused credits. All credit hours purchased with CE-Advantage must be used by the same student; credits may not be shared. Credits do not apply to the Premier Series class titled Guide to Taxation and Financial Planning.

Estate Planning

NEW! We're in Probate—Now What?

Probate is a relatively civil, legal process to help families handle the complex work of wrapping up their loved one's life. Just like cleaning out the house when you move—it's a big job. The bills have to be paid, things are thrown away that do not have value, and things of value are either sold or given to the person intended. All of this takes leadership (Personal Representative), time (at least a year), organization (hire an attorney to follow the legal process), and patience. Families benefit from this process, and more often than not the family gets along. Once in a while, people fight and when they do, the legal process helps to keep the bloodshed to a minimum. This course will thoroughly cover the purpose of probate and the probate process. You will be better able to guide and counsel clients with the gained understanding of how the probate process works.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.

Beneficiary Designations: Treasure Chest or Time Bomb

Understanding the implications of beneficiary designations is critical to making a client's policy a treasure chest, not a time bomb. Learn how to avoid the landmines by writing correct beneficiary designations for various client situations.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.

Different Strokes for Different Folks

When it comes to estate planning, many of us find we have a little bit of The Beverly Hillbillies in us. This fun course offers a fresh look at estate planning using the characters of the popular 1960s television show to illustrate planning fundamentals to achieve clients' goals.

Credits: 8.0 | Tuition: \$98

Also approved for 8 hrs Wisconsin insurance continuing education and accepted by CFP Board for 8 hrs.

Estate Planning from A to Z

Get an in-depth look at the fundamentals of estate planning under the new tax legislation, including a detailed examination of wills, trusts, and the probate process, as well as power of attorney, healthcare directives, and other potential disability and long-term care planning needs.

Credits: 8.0 | Tuition: \$98

Also approved for 8 hrs Wisconsin insurance continuing education and accepted by CFP Board for 8 hrs.

Wills and Estates of the Rich and Famous

Probate and the estate administration process are often misunderstood. You will learn what probate really is by reviewing the wills and estates of rich and famous personalities, including Elvis Presley, Michael Jackson, and Heath Ledger. Examine when probate is required, what property is exempt, and ways to simplify or avoid the probate process. Whether you're an insurance agent, financial adviser, or simply have a personal interest, the knowledge you'll gain is essential.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.

Life Insurance

Life Insurance: The Basics and Then Some

With its many components and options, few financial services products offer the range and flexibility of life insurance for both business and personal planning. In this course, you will explore the types of policies and provisions within the products. You will review the fundamentals of life insurance, policy terms and designs, loans and withdrawals, underwriting, and more.

Credits: 8.0 | Tuition: \$98

Also approved for 8 hrs Wisconsin insurance continuing education.

Tax Traps in Life Insurance and Annuities

Avoid costly mistakes in life insurance and annuity contracts. Taxes can unnecessarily result from improperly structured life insurance and/or annuity contracts. Discover how incorrect designations and transfers can negate the significant tax advantages that annuity contracts and life insurance policies provide. Learn a methodology to conduct an effective policy review.

Credits: 4.0 | Tuition: \$49

Also approved for 4 hrs Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.

Your Path to Success Starts Here

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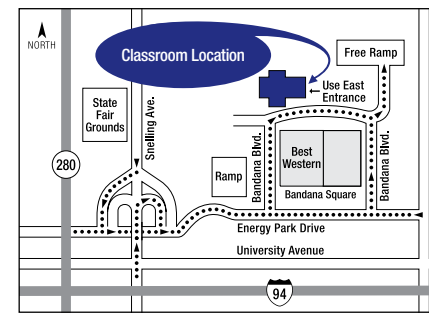
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