



Insurance Continuing Education Course Catalog for Minnesota

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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 Sicon 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.

Classroom Locations

BLOOMINGTON

BLN Office Park
2051 Killebrew Drive, Suite 110
Bloomington, MN

ST. PAUL

Bandana Square, Atrium Office Building
1295 Bandana Boulevard N., Suite 245
St. Paul, MN

Find & Enroll in Insurance CE Courses Online

- Easily sort and filter by class date, location, credit hours, or class title
- Learn about newest courses approved by the state

The Entire Online CE Library—Only \$59

Take all the online continuing education courses you want with Total Access CE. It offers the most economical way to satisfy CE requirements in Minnesota, with courses that are easy to navigate and written by industry experts.

www.kaplanfinancial.com/ice-minnesota

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, 2017.

Annuity Suitability and Disclosure—Fulfills MN Annuity Training Requirement

Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hours Wisconsin insurance continuing education and accepted by CFP Board for 4 hours.

Business Ethics—Fulfills Ethics Requirement

Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education.

Buying Within Your Budget Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hours Wisconsin insurance continuing education and accepted by CFP Board for 4 hours.

CSI Minnesota: Credit Score Investigation Credits: 8.0 | Tuition: \$98

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.

This course has been approved by the Minnesota Commissioner of Commerce for 8 hours of insurance continuing education. 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

Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education.

Ethics for Insurance and Financial Professionals—Fulfills Ethics Requirement

Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education.

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

Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education.

Identity Theft: Protecting Your Clients and Your Business

Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education.

Tax Write-Offs for the Self-Employed

Credits: 8.0 | Tuition: \$98

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.

This course has been approved by the Minnesota Commissioner of Commerce for 8 hours of insurance continuing education. 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

Credits: 8.0 | Tuition: \$98

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.

This course has been approved by the Minnesota Commissioner of Commerce for 8 hours of insurance continuing education. Also approved for 8 hours Wisconsin insurance continuing education and accepted by CFP Board for 8 hours.

Workplace Violence—Preparing for the Unthinkable

Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education.

Group and Health Insurance

COBRA and State Continuation Requirements: A Liability Risk for Agents, Brokers and Consultants? Credits: 4.0 | Tuition: \$49

Keep up with COBRA/State Continuation's changes and stay in compliance. COBRA is an employer responsibility but is often associated with the consultant/broker/agent who is servicing the health plan. Developed for the agents and financial services professionals who serve businesses with and without COBRA-dedicated HR staff, this course covers the act's basic provisions as well as state continuation regulations. You'll review COBRA's requirements, notifications, timeliness, forms, and qualifying events. You'll leave understanding what needs to be done and how it should be done to stay in compliance.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education.

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

Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education.

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

Credits: 8.0 | Tuition: \$98

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.

This course has been approved by the Minnesota Commissioner of Commerce for 8 hours of insurance continuing education. Also approved for 8 hrs Wisconsin insurance continuing education.

Medicare from A to D Credits: 8.0 | Tuition: \$98

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.

This course has been approved by the Minnesota Commissioner of Commerce for 8 hours of insurance continuing education. Also approved for 8 hrs Wisconsin insurance continuing education.

NEW Online CE Course Now Available:

The DOL Fiduciary Rule: It's Impact on Insurance Agents

Ensure you understand the full scope of the DOL Fiduciary Rule by enrolling in Kaplan's new Online CE Course. This comprehensive course will explain the new guidelines and discuss the overall impact for insurance agents.

~~\$19~~ **\$9.95** (limited time price)

<https://www.kaplanfinancial.com/insurance-continuing-education/dol>

Personal and Commercial Lines

NEW! Court's In Session: 2017 Credits: 4.0 | Tuition: \$49

This course uses three cases to explain important legal concepts and the pertinent insurance exposures. The first addresses No-Fault automobile insurance, how it works and how the arbitration process works. The second addresses a "slip and fall" accident, how liability is established and the relationship between liability insurance and Workers' Compensation. The third case examines a personal injury accident where the burden of proof, negligence, and direct and concurring cause are at issue.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education.

A Day in the Life of an Identity Thief Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education.

After the Crash Credits: 8.0 | Tuition: \$98

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.

This course has been approved by the Minnesota Commissioner of Commerce for 8 hours of insurance continuing education. Also approved for 8 hrs Wisconsin insurance continuing education.

Anatomy of a Fire Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education.

Auto Insurance—Up Close and Personal Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education.

From Gunshots to Dog Bites Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education.

Myths and Mysteries of Personal Injury Claims Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education.

Personal and Commercial Lines

Risky Business: Personal Lines Pitfalls Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education.

The Secure Property Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education.

The Umbrella Policy Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education.

Financial and Investment Planning

NEW! 2017 Tax Update Credits: 8.0 | Tuition: \$98

With new players in Washington, it will be more important than before to be up-to-date on what is changing and what is being proposed for business and personal taxes in 2017. Chris Bird's 2017 Tax Update course is the place to learn how you and your clients will be affected. Those who attend this course will have access to one of the nation's leading tax experts and get the expert opinion on what to expect and what the implications will be. Be ahead of the crowd on strategies and get the best out of the new law.

This course has been approved by the Minnesota Commissioner of Commerce for 8 hours of insurance continuing education. Also approved for 8 hrs Wisconsin insurance continuing education and accepted by CFP Board for 8 hrs.

Behavioral Finance I: Why Good People Make Bad Investment Decisions

Credits: 4.0 | Tuition: \$49

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 you how to identify and minimize the negative effects that behavioral biases have on investment portfolios.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved by CFP Board for 4 hrs.

Behavioral Finance II: Overcoming the Obstacles to Investment Success

Credits: 4.0 | Tuition: \$49

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 course will take a look specifically at the decision-making process investors make in their own investments and how they can avoid costly mistakes.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved by CFP Board for 4 hrs.

Financial and Investment Planning

Countdown to Retirement Credits: 8.0 | Tuition: \$98

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.

This course has been approved by the Minnesota Commissioner of Commerce for 8 hours of insurance continuing education. Also approved for 8 hrs Wisconsin insurance continuing education and accepted by CFP Board for 8 hrs.

Financial Planning Cornerstones Credits: 8.0 | Tuition: \$98

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.

This course has been approved by the Minnesota Commissioner of Commerce for 8 hours of insurance continuing education. Also approved for 8 hrs Wisconsin insurance continuing education and accepted by CFP Board for 8 hrs.

Managing Investment Portfolios: Asset Allocation and Other Techniques

Credits: 8.0 | Tuition: \$98

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.

This course has been approved by the Minnesota Commissioner of Commerce for 8 hours of insurance continuing education. Also approved for 8 hrs Wisconsin insurance continuing education and accepted by CFP Board for 8 hrs.

Social Security: Now...and the Future? Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.

The New World of Annuities: Where They've Been and Where They're Going

Credits: 4.0 | Tuition: \$49

Annuities are complex products that offer unique benefits such as guaranteed lifetime income and certain death benefits that are not offered by other products. They are constantly changing and will likely continue to change in the future. This course will discuss what these products looked like in the past and what benefits they provide in their current form. Discussion will include fixed, variable, and fixed index. In addition, suitability issues and how the Department of Labor's fiduciary standard will affect annuity sales will also be addressed.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.

Understanding Eldercare Financing Options Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.

Financial and Investment Planning

Understanding Indexed Annuity and Life Insurance Contracts

Credits: 4.0 | Tuition: \$49

The growth in popularity of indexed insurance products, specifically fixed indexed annuities and fixed indexed life insurance policies, has been dramatic. While these products are considered fixed contracts, the interest that is credited to these products is based on the performance of an external financial index. The basic concepts of these products may seem simple, but they are among the most complex of all insurance products. To many, they fall in the middle of the risk spectrum, between traditional fixed annuities and life insurance policies and variable annuities and variable life insurance policies. This course will explain how these products compare and contrast with their fixed counterparts. The course will also cover in detail different interest crediting methods and design characteristics of the indexed product, and the important suitability and market conduct issues related to these products.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.

Understanding IRAs: Products, Distributions, and Strategies

Credits: 4.0 | Tuition: \$49

With the retirement of the “Baby Boomers” well underway, understanding the options and the requirements under the laws, rules, and regulations governing IRAs is becoming even more important. This course will review the features and benefits of IRA plans and the relative advantages and disadvantages of different types of IRAs and different IRA strategies. The course will place particular emphasis on distribution options and requirements, understanding transfers and rollovers under the new rules, and IRA conversions.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.

Using Reverse Mortgage as a Proactive Financial Planning Tool

Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.

Estate Planning

Beneficiary Designations: Treasure Chest or Time Bomb

Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.

Different Strokes for Different Folks Credits: 8.0 | Tuition: \$98

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.

This course has been approved by the Minnesota Commissioner of Commerce for 8 hours of insurance continuing education. Also approved for 8 hrs Wisconsin insurance continuing education and accepted by CFP Board for 8 hrs.

Estate Planning

Estate Planning from A to Z Credits: 8.0 | Tuition: \$98

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.

This course has been approved by the Minnesota Commissioner of Commerce for 8 hours of insurance continuing education. Also approved for 8 hrs Wisconsin insurance continuing education and accepted by CFP Board for 8 hrs.

We’re in Probate—Now What? Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.

Wills and Estates of the Rich and Famous

Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. 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

Credits: 8.0 | Tuition: \$98

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.

This course has been approved by the Minnesota Commissioner of Commerce for 8 hours of insurance continuing education. Also approved for 8 hrs Wisconsin insurance continuing education.

Tax Traps in Life Insurance and Annuities

Credits: 4.0 | Tuition: \$49

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.

This course has been approved by the Minnesota Commissioner of Commerce for 4 hours of insurance continuing education. Also approved for 4 hrs Wisconsin insurance continuing education and accepted by CFP Board for 4 hrs.



2017 | Course Catalog

Minnesota Insurance Continuing Education

Save 15% with **CE-Advantage™**

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half-day and full-day live classes.

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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.

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