

# CATALOG OF COURSES



INSURANCE CONTINUING EDUCATION (CE)

CERTIFIED FINANCIAL PLANNER (CFP)

PROFESSIONAL ACHIEVEMENT IN CONTINUING EDUCATION (PACE)

LONG TERM CARE CERTIFICATION

ANNUITIES CERTIFICATION

# Course Information

The following catalog contains a list of all courses available for continuing education through NetStudy. For further information on our catalog, feel free to contact us at (866)339-3900 or by email at [solutions@netstudy.com](mailto:solutions@netstudy.com).

For insurance continuing education, some courses may not be offered in every state. Courses may be added to a state catalog upon request. Should you wish to view offerings on a state by state basis, please contact us directly.

Professional Achievement in Continuing Education, PACE, credits are awarded to any course approved for continuing education credits by the CFP Board of Standards or State Insurance Commission. Therefore, any courses listed for CFP or insurance CE credit are also available for PACE credit.

“NAIC Credit Hour” means the number of insurance credit hours that would be recommended by the National Association of Insurance Commissioners (NAIC). It does not represent the number of hours a specific state will approve for a given course. This should be used as a general guideline only.

“CFP Credit Hour” means the number of hours requested for approval with the CFP Board of Standards with the understanding that for every credit hour a minimum of ten examination questions will be required for completion of credit.

“LTC Credit Hour” means the number of hours approved for Long-Term Care Certification credit. While these courses are approved for continuing education credit, upon request, these hours may be issued solely as LTC credit to meet the LTC Training requirements of your carrier without filing insurance continuing education credit with the state (NonCE).



Denotes courses that are also approved for *Long-Term Care Certification* in states that have adopted long-term care training requirements.



Denotes courses that are also approved for *Annuities Certification* in states that have adopted annuities suitability training requirements.



Denotes certification courses that have been reviewed and certified by ClearCert.

# INSURANCE CONTINUING EDUCATION

## Life and Health

### Annuities

Level: Advanced

NAIC Credit Hours: 2

*In this course we will review some of the fundamental concepts and some of the complex coverage details about annuities, variable annuities and several insurance-like investment products called "contracts". The course will also provide answers for the most common questions you may encounter from clients about these products. The course will cover the important terms and definitions related to annuities as well as how annuities are underwritten, the advantages and disadvantages of group contracts and tax treatment of the various types of annuities.*

### Annuities (Meets 2010 NAIC Suitability Model)

Level: Intermediate

NAIC Credit Hours: 4

*This course was developed to meet the training requirements established in the 2010 NAIC Suitability in Annuity Transactions Model Regulation. Upon completing this course an agent should understand the types of annuities and their various classifications; be able to identify the parties to an annuity; understand how fixed, variable and indexed annuity contract provisions affect consumers; understand the application of income taxation of qualified and non-qualified annuities; and be conscious of the appropriate sales practices, replacement and disclosure requirements when dealing with annuities.*



### Annuities Suitability

Level: Advanced

NAIC Credit Hours: 7

*In this course we will review some of the fundamental concepts introduced in our other course titled "Annuities". This course will also provide case scenarios about common situations you may encounter from your clients. There is a review of the most important terms and definitions related to annuities as well as a look at underwriting, the advantages and disadvantages of group contracts and tax treatment of the various types of annuities. Emphasis will be placed on the issue of suitability in annuity transactions with an in depth look at the history and context for the 2010 suitability rule being adopted by states.*

### Business Life and Disability

Level: Intermediate

NAIC Credit Hours: 5

*The purpose of this course is to introduce you to the world of "business insurance". The course examines the problems and protection opportunities common to all basic business structures. It examines and compares the many various problems they encounter during their business cycles and business growth and development over time. It focuses on the application of Life and Disability insurances in the various business entities as an instrument for solving many of the complex issues that the business owners of all types face.*

### Business Uses of Insurance

Level: Intermediate

NAIC Credit Hours: 3

*This course helps the student become familiar with the many ways that insurance can be used for business purposes such as a buy-sell agreement, cross-sell agreements, key employee insurance and more.*

### College Education and Funding (including 529 plans)

Level: Advanced

NAIC Credit Hours: 5

*This course was designed, constructed and written to provide continuing education for financial professionals in the area of individual planning and saving for education with special attention to Qualified Tuition Plans...529 Plans and Coverdell Education Expense Accounts, as well as discussion and education on other key plans, programs, and methods that all are part of the education funding landscape.*

### Disability Income

Level: Advanced

NAIC Credit Hours: 5

*This course explores protection from disability and those areas that have a potential financial and income disruption impact on individuals, families, and businesses. Any and all of these components of a person's financial life and income producing capacity has an impact on their recurring streams of incomes, both short and long term.*

### Disability Income Insurance

Level: Advanced

NAIC Credit Hours: 3

*This course reviews some of the fundamental concepts and complex coverage details about disability income insurance. It provides answers for the most common questions you may encounter from your clients about their policies. The course teaches the important coverage definitions of total disability and the optional policy benefits that are commonly needed by insureds. It also discusses how underwriting of disability income policies is done, the advantage and disadvantages of group policies and the tax treatment of the various types of disability insurance.*

### Disability Insurance Products and Principles

Level: Intermediate

NAIC Credit Hours: 3

*The purpose of this course is to provide the student with a clear understanding of disability income insurance including; a full description of disability insurance with definitions and an explanation of provisions, an overview of the principal disability rider benefits, and a look into disability income underwriting. This course will also explain the primary sources of disability income benefits, special coverage disability insurance policies, and the taxation of disability coverage.*

# INSURANCE CONTINUING EDUCATION

## Life and Health

### **Duties after a Loss**

Level: Advanced

NAIC Credit Hours: 14

*Every day, thousands of Americans experience personal injuries whether from a car accident, a slip and fall on an icy sidewalk, a defective product or one of many other causes. This course is an informational guide through the insurance and legal system as it relates to personal injury and loss.*

### **Employee Benefits**

Level: Intermediate

NAIC Credit Hours: 4

*This course focuses on employee retirement plans from the development of private pension plans to the retirement planning process. A look is provided at defined contribution and benefit plans, qualified plan issues, and participation in 401(k) plans.*

### **Employer Sponsored Retirement Plans**

Level: Advanced

NAIC Credit Hours: 4

*This course was designed to provide continuing education in the area of employer-sponsored retirement plans with special attention to the wide variety of qualified plans as well as discussion and education on key areas that all are part of the retirement funding landscape. It increases student's specific knowledge about 401(k)s, 403(b)s, Simple IRAs, and SEP IRAs as they relate to accumulating a future retirement "nest egg" through plans offered by their employers. This course focuses on the student's overall competency in employer-sponsored retirement plans. It clarifies the fundamental differences between plan alternatives, explores specialized areas of a variety of approaches, provides a basis for financial analysis between alternatives, and examines approaches for determining retirement accumulation goals.*

### **Equity Index Annuities**

Level: Advanced

NAIC Credit Hours: 3

*The relatively new and exciting product is explained in great detail including the basics of annuities, how they work, and marketing guidelines for their use. This course will first review the basic fixed annuity, the variable annuity and then detail the place of the equity index annuity in the current market.*

### **Estate Planning**

Level: Advanced

NAIC Credit Hours: 5

*This course provides the student with an understanding of estate planning fundamentals. The course includes trusts, types of ownership, estate & gift taxation, gifting techniques and methods to save tax dollars.*

### **Financial Planning Products**

Level: Intermediate

NAIC Credit Hours: 3

*This course was designed to introduce the different types of investments and insurance products available to fund a financial plan. Basic financial planning concepts and stages will also be discussed. Products include stocks, bonds, mutual funds, agency bonds, municipal bonds options and more.*

### **Financial Strategies for Today**

Level: Intermediate

NAIC Credit Hours: 8

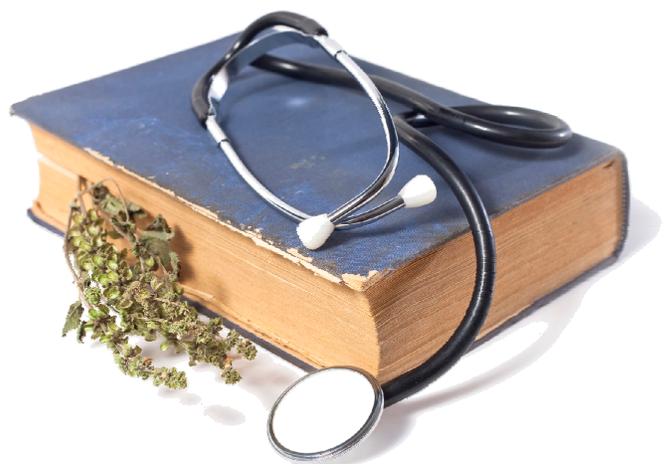
*Upon completing this course an agent should have adequate knowledge of the various financial planning strategies including; life planning, family budgeting, education and career planning, insurance planning, investment planning, tax planning, retirement planning, estate planning and living trusts, and a thorough understanding of 401(k)s.*

### **Health Insurance Concepts**

Level: Intermediate

NAIC Credit Hours: 3

*This course on health insurance concepts covers a wide range of types of private insurance policies and government programs from indemnity plans, to PPOs, to HMOs provided on an individual basis and as group coverage. It will detail policy provisions and options, common exclusions, and tax treatments of premiums and benefits. It covers government sponsored programs, and important state and Federal legislation on health care. You will read interesting and important case studies to bring this topic to life. It will provide details on the most recent issues that have arisen with regard to HIPAA and PPACA as they apply to group coverage, employers, and managed care.*



# INSURANCE CONTINUING EDUCATION

## Life and Health

### Healthcare Reform

Level: Intermediate

NAIC Credit Hours: 4

*This course provides important information for insurance agents and other advisers who are counseling clients on certain requirements imposed on group health plans and individual insurance coverage by the Act and Regulations. The course includes a discussion of "grandfathered" health plans, the requirements of the Act and Regulations relating to ensuring patient protections, and the ability of health plans to; exclude coverage for pre-existing conditions, impose annual and lifetime benefit limits for essential health benefits, and Rescind health coverage. Accordingly, the course provides information concerning the rules applicable to the ability of a group health plan or a health insurer offering group or individual health insurance coverage to exclude coverage for pre-existing conditions and the effective dates of such rules.*

### HIPAA Principles and Provisions

Level: Intermediate

NAIC Credit Hours: 3

*This course focuses on the HIPAA legislation. Upon completing this course an agent should understand the history of the HIPAA Legislation; have a brief understanding of Health Insurance Reform; understand HIPAA's impact on Individual Health Insurance Plans and Medical Savings Accounts; and fully comprehend the Administrative implications including Administrative Simplification Provisions, Security Regulations, National Identifier Requirements, and Privacy Provisions.*

### Individual Life Insurance

Level: Intermediate

NAIC Credit Hours: 2

*In this course we will review some of the fundamental concepts of life insurance. The course will cover how to advise clients on the amount of life insurance needed, the types of life insurance policies available today, and the common required policy provisions and exclusions. In addition, it will also provide answers for the most common question you may encounter from your clients about their policies.*

### Individual Life Insurance Policy Options & Underwriting

Level: Advanced

NAIC Credit Hours: 2

*In this course we will review some of the policy options available under life insurance policies such as nonforfeiture, settlements, beneficiaries, as well as the riders you are most likely to see in the market. We will also cover some of the important points in the individual life underwriting process, and the agent's responsibilities for the process, especially regarding replacement. This course will also provide answers for the most common questions that may be encountered from clients about their policies.*

### Introduction to Life Insurance

Level: Basic

NAIC Credit Hours: 1

*This course explains the fundamentals of life insurance. Upon completing this course the student should have a general understanding of what life insurance is; the advantages of purchasing life insurance; the different types of life insurance available including term life, whole life, universal life, and variable life; an understanding of special interest policies; and have a general knowledge of the insurance contract.*



### IRA's

Level: Advanced

NAIC Credit Hours: 4

*This course provides continuing education in the area of individual saving for retirement with special attention to IRAs. The course will increase the student's overall competency in retirement issues, knowledge about traditional, Roth, and Educational IRAs, and inform students about practical and useful realities in the marketplace, government involvement and the economy that relate to saving for future needs. It acknowledges and includes some examination of the Educational IRA (Coverdell Education Savings Account). It also highlights withdrawals for education expenses that are a common component of the 3 government sponsored accumulation programs.*

### Life and Health Insurance Concepts

Level: Basic

NAIC Credit Hours: 2

*This course provides a basic review of general insurance concepts, overview of annuities, types of life insurance and insurance products as well as procedures necessary to complete the insurance application, underwriting issues and more.*

### Life Insurance Basics

Level: Basic

NAIC Credit Hours: 5

*Upon completion of this course, the student should have a thorough knowledge of all the basic elements of Life Insurance. This course will cover; the basic principles of insurance, the basic features of a life insurance plan, the basics of needs analysis, the basics of group life insurance, the basics of life insurance policies, the basics of life insurance needs analysis, the mechanics of life insurance policies, life insurance clauses and provisions, the basics of comparing life insurance policies, disability and long-term care needs analysis, analyzing need for business insurance, retirement and needs analysis, the basics of ethics and ethical behavior.*

# INSURANCE CONTINUING EDUCATION

## Life and Health

### Life Insurance Policies Fundamentals

Level: Basic

NAIC Credit Hours: 8

*This course will introduce you to various types of life insurance contracts, highlighting main advantages and disadvantages and application of the contract specific features for different purposes. Life insurance riders, policy options and provisions, aspects of long-term financial planning using life insurance as a vehicle, retirement planning and annuities, trusts and charitable giving through life insurance, life insurance for business owners, and many other aspects of life insurance are covered.*

### Life, Annuity and Disability Insurance

Level: Intermediate

NAIC Credit Hours: 8

*This course is a comprehensive insurance course that explores and details the different types of products and situations involving life insurance, disability income, and annuities along with their many uses when it comes to providing for individual, family, and business needs.*

### Long Term Care

Level: Intermediate

NAIC Credit Hours: 3

*This course discusses the facts, services, and sources of long term care. A brief overview of Medicaid is followed by a look at spend down and asset transfer rules. The course will cover how long term care plays a part in insurance policies and the required LTC policy provisions. A brief look is also taken at the agent responsibilities when selling LTC product.*

### Long Term Care Fundamentals

Level: Intermediate

NAIC Credit Hours: 5

*This course offers a complete picture of long term care. It looks at the settings in which it is provided, its costs and who pays them, as well as the likelihood of its use or need in the future. In this course you find detailed information on long term care insurance, its tax treatment, and some of the important suitability and ethical issues in its sale.*

### Long Term Care Insurance

Level: Intermediate

NAIC Credit Hours: 2

*This course will review some of the fundamental concepts to refresh your memory about some of the coverage details you might have forgotten. It provides the latest update on the forms and implications to the coverages provided.*

### LTC & Partnership Programs: 8 Hour Certification

Level: Intermediate

NAIC Credit Hours: 8

*This course will explain how the new long-term care partnership rules will affect agents and their clients who purchase policies due to the passage of the Deficit Reduction Act of 2005. This course examines partnership programs and long-term care policies, their advantages and limitations, and the role they can play in the public and private funding of long-term care.*



### LTC & Partnership Programs: 4 Hour Renewal

Level: Intermediate

NAIC Credit Hours: 4

*During this course, participants will learn about the state and federal regulations and requirements and the relationship between qualified state long-term care insurance Partnership programs and other public and private coverage of long-term care services, including Medicaid. They will learn about the available long-term care services and providers, as well as changes or improvements in long-term care services or providers. Also taught will be the alternatives to the purchase of long-term care insurance as well as the effect of inflation on benefits and the importance of inflation protection. The participants will also learn about consumer suitability standards and guidelines.*



### Managed Care

Level: Intermediate

NAIC Credit Hours: 5

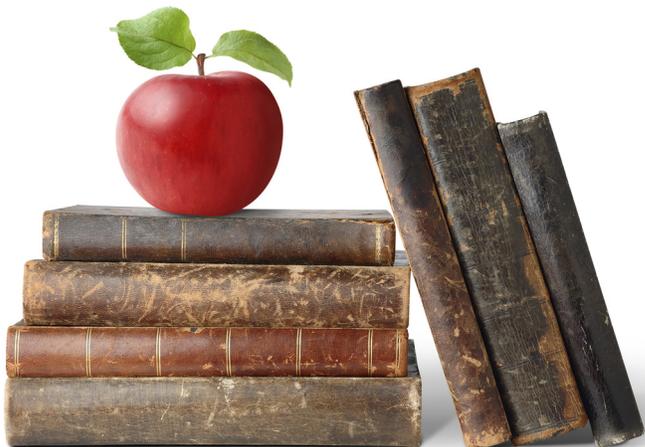
*Students will learn about the evolution of managed care, how it works, the effect on the health delivery systems, different types such as HMOs, PPOs and much more.*

### Managed Health Care

Level: Intermediate

NAIC Credit Hours: 2

*In this course you will learn about Managed Health Care. This lesson will provide you with a general understanding of the principles of managed care including an understanding of the definitions and characteristics of managed care, the costs associated with managed care, the types of managed health care delivery systems, enrollment and coverage, and a history of managed care.*



# INSURANCE CONTINUING EDUCATION

## Life and Health

### **Medicare and the Rx Drug Benefit Program**

Level: Advanced

NAIC Credit Hours: 2

*This course focuses on current Medicare issues as they relate specifically to RX prescriptions for certain individuals and their families here in the United States. It looks at health care and RX prescriptions with special attention to seniors and the various types of government programs and supplementary policies available. Also discussed are the demographic changes and their impact on healthcare in America.*

### **Medicare, HSAs, MSAs & FSAs**

Level: Advanced

NAIC Credit Hours: 5

*This course provides an overview of Medicare including its benefits and eligibility requirements. The course will further explore nursing homes and health care, types of private health insurance, Medigap insurance, Medicaid, and HSAs, MSAs, and FSAs.*

### **Medicare, Medigap, and Medicaid**

Level: Advanced

NAIC Credit Hours: 11

*This course is designed to help you learn more about the products, coverages, and programs available in the Senior and Medicare health care arenas. It will examine major types of Medicare, Medigap, and Medicaid programs, types of benefits and policies, coverage options and coverage provisions.*

### **Principles & Basics of Annuities**

Level: Intermediate

NAIC Credit Hours: 2

*This course will provide you with information about annuities with special emphasis on taxation, retirement planning issues, comparisons of other types of investments, marketing ideas, split annuities, risk tolerance, and more.*

### **Social Insurance Issues**

Level: Advanced

NAIC Credit Hours: 5

*This course provides the student with an overview of Medicare, Medicaid and private Insurance such as Medigap and long-term care insurance policies.*

### **Suitability for Seniors**

Level: Advanced

NAIC Credit Hours: 5

*This course addresses the increasing emphasis on suitability in sales particularly to senior clients. It details the risks to seniors, the application of FINRA guidelines, and explains the use of suitability standards in the sale of life and investment products.*

### **The Fundamentals of Life Insurance Policies**

Level: Basic

NAIC Credit Hours: 12

*This course provides a detailed explanation of the basic principles of life insurance. In this course you will learn about the life insurance contract, the features and benefits of a life insurance policy, and conducting needs analysis. The course defines and compares the many types of life insurance policies available. A brief overview of ethics and suitability in the sale of life insurance policies is also included.*

### **The New Medicare Rx Program**

Level: Advanced

NAIC Credit Hours: 2

*This course is designed to help you learn more about the prescription products available in the Medicare health care arena. It will examine major types of Medicare-related prescription health insurance, types of benefits and policies, coverage options and coverage provisions. Traditional Medicare health insurance and prescription coverage and different models of prescription coverage through managed health care will also be covered.*

### **Understanding Annuities and Mutual Funds**

Level: Intermediate

NAIC Credit Hours: 3

*This course covers tax deferred annuities and the power of tax deferral, annuity contracts, risks, split annuities, dollar cost averaging, mutual funds, prospectus, power of diversification, risk tolerance and more.*

### **Variable Annuities**

Level: Advanced

NAIC Credit Hours: 3

*This course provides a detailed look at variable annuities and their use. It includes information on the variable product, taxation, compliance issues, and investment choices. An overview is provided of the basics of annuities and how each product works.*



# INSURANCE CONTINUING EDUCATION

## Property and Casualty

### Automobile Property & Casualty Insurance

Level: Intermediate

NAIC Credit Hours: 6

*This course studies the importance of various forms of automobile insurance and its application and relevance to current consumer needs and government regulations. In reading this course the agent will learn about both personal and commercial auto insurance and the inner workings of each.*

### Catastrophic P&C Insurance

Level: Advanced

NAIC Credit Hours: 18

*This course studies the various forms of property and casualty insurance with emphasis on catastrophic insurance policies such as flood, wildfires, earthquake, hurricane, tornado, and other various catastrophic events. It also looks at how insurance needs have changed in the new millennium and how current insurance law impacts property and casualty insurance.*

### Commercial Auto Insurance

Level: Advanced

NAIC Credit Hours: 4

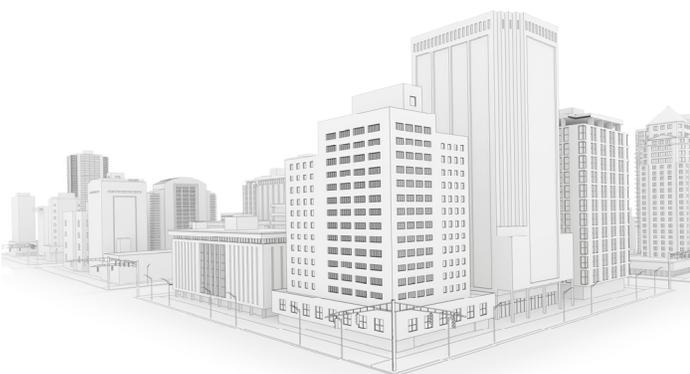
*The Commercial Auto Policy is a general purpose policy used to write automobile insurance for most types of business vehicle risks. It is used to insure company cars, vans, trucks and other vehicles for many types of businesses, including those that own and supply company cars to employees, those that use vans and trucks to haul their own goods, those that transport passengers, and those that lease vehicles to others.*

### Commercial Liability Insurance

Level: Advanced

NAIC Credit Hours: 18

*This course examines in detail the different kinds of commercial liability insurance. It examines the principles and basics of commercial liability and how those concepts are packaged into a commercial policy. The course also reviews current commercial insurance law.*



### Commercial Property Insurance

Level: Advanced

NAIC Credit Hours: 4

*This course will review some of the fundamental concepts to refresh your memory about some of the coverage details you might have forgotten. It also provides you with the latest update on forms and discusses the implications to the most recent changes in commercial property insurance.*

### Errors and Omissions Part A

Level: Advanced

NAIC Credit Hours: 3

*This course provides specific discussions about the liability environment including types of liability, types of risks, coverage, types of liability forms, claims, and types of errors and omissions insurance available.*

### Errors and Omissions Part B

Level: Advanced

NAIC Credit Hours: 4

*This course reviews general E & O concepts, insuring the business environment, liability forms, policy conditions, exclusions, limits of liability, doing business with professionals, submitting claims and how courts deal with torts.*

### FEMA Flood

Level: Intermediate

NAIC Credit Hours: 3

*FEMA requires all agents selling National Flood Insurance Policies (NFIP) to take an approved flood insurance education course. This course satisfies the FEMA educational requirements.*

### Flood Insurance

Level: Advanced

NAIC Credit Hours: 6

*This course reviews some of the fundamentals concepts of the complex coverage details involved with flood insurance, the National Flood Insurance Plan and other programs related to property risks. In addition, it will also provide answers for the most common questions from clients about these risks.*

### General Liability

Level: Advanced

NAIC Credit Hours: 5

*General liability insurance protects an insured company from a variety of exposures. This course covers the commercial general liability policy including endorsements, additional coverage forms, and how current issues play a factor in these policies.*

# INSURANCE CONTINUING EDUCATION

## Property and Casualty

### Guide to Homeowners Insurance

Level: Intermediate

NAIC Credit Hours: 5

*This course teaches the agent about the many different forms of insurance available to homeowners. An agent completing this course should walk away with a thorough understanding of the insurance coverages available to and required of homeowners along with the knowledge of how to use and apply these policies appropriately.*

### Homeowners Insurance

Level: Intermediate

NAIC Credit Hours: 6

*This course reviews the basic concepts of homeowners insurance with an in depth look at the forms associated with the homeowners policy. Additionally the course will review how to handle claims associated with homeowners insurance.*

### Homeowners Insurance Advanced

Level: Advanced

NAIC Credit Hours: 3

*This course will review some of the fundamental concepts of homeowners insurance. It also provides the latest update on forms and the implications of changes to the policy. Additionally, this course provides answers to some of the most common questions encountered when dealing with clients about their policies.*

### Liability Exposures and Insurance Coverages

Level: Advanced

NAIC Credit Hours: 10

*This course studies the various types of Liability Insurance and their uses. It provides for a thorough understanding of general, professional, product, umbrella, and employer liability insurance.*

### Personal Automobile Insurance

Level: Advanced

NAIC Credit Hours: 5

*This course includes a comprehensive overview of all the details in the standard personal auto policy. This course was developed generically and designed for use in all states.*

### Personal Auto Insurance Advanced

Level: Advanced

NAIC Credit Hours: 5

*This course will review some of the fundamental concepts to refresh your memory about the coverage details you might have forgotten. You will read interesting and important case studies to bring this topic to life. Finally, the course details the most recent issues that have come up in the real world of providing these coverages to policyholders.*



### Personal Liability and Personal Umbrella Insurance

Level: Advanced

NAIC Credit Hours: 3

*This course reviews some of the fundamental concepts and some of the complex coverage details about personal liability coverage under the personal auto and homeowners insurance policies. In addition, the course provides answers for the most common questions encountered from clients about their policies. Additionally, the course covers the important coverages provided by personal umbrella policies, including personal injury, property damage and defense costs.*

### Premium Discount Hurricane Loss Mitigation

Level: Advanced

NAIC Credit Hours:

*This course is specifically designed for Florida general lines agents and customer representatives. It provides the required training in the subject of premium discounts for hurricane mitigation options.*

### Products Liability

Level: Intermediate

NAIC Credit Hours: 2

*This course considers the emergence of product liability law as a separate legal entity. It defines and explains the key terms involved in product liability law followed by a discussion of the critical guidelines required for establishing product liability. The course includes case law to briefly describe and provide legal context to the nature of products liability.*

### Property and Casualty Insurance

Level: Basic

NAIC Credit Hours: 3

*This course provides the student with an overall introduction of basic property and casualty issues. Specific contents include personal property lines, commercial lines, inland marine, commercial general liability, automobile, workers compensation and more.*

# INSURANCE CONTINUING EDUCATION

## Property and Casualty

### The What and Why of Home Insurance

Level: Intermediate

NAIC Credit Hours: 2

*This course discusses, in general, the definitions and purpose behind homeowners insurance. It provides a basic understanding of what homeowners insurance is, why one should have it, what it covers, and when it should be put in place.*

### Toxic Mold

Level: Advanced

NAIC Credit Hours: 4

*In this course we will review some of the fundamental concepts and some of the complex coverage details involving toxic mold and related property risks. In addition, we will also provide answers for the most common questions you may encounter from your clients about these risks. We will cover the important terms and definitions related to mold and mold-related claims. We will also cover how mold risks are underwritten, how claims are paid and how regulators handle the whole subject matter. And you will read some interesting and important case studies to bring this topic to life.*

### Umbrella Insurance

Level: Intermediate

NAIC Credit Hours: 2

*This course considers the essence of umbrella insurance by discussing in detail the relationship of liability to an umbrella policy. The course provides a history of the evolution of this kind of insurance and the purposes behind using it.*

### Understanding Liability Coverage

Level: Intermediate

NAIC Credit Hours: 4

*This course provides an understanding of the relationship between liability and tort law, concept of negligence, intentional and unintentional, malpractice, and various types of liability insurance policies.*

### Underwriting Principles

Level: Intermediate

NAIC Credit Hours: 4

*This course provides a detailed understanding of the process of underwriting. It explains how legislation impacts underwriting and the relationship between reinsurance and underwriting.*

### Workers Compensation

Level: Intermediate

NAIC Credit Hours: 3

*This course provides a general understanding of how workers compensation works as well as its impact and relationship to workers on the job injuries and any commensurate legal actions taken.*

### Workers Compensation Advanced

Level: Advanced

NAIC Credit Hours: 4

*In this course we will review some of the fundamental concepts to refresh your memory about some of the coverage details you might have forgotten. We will review the forms and provide answers for the most common questions you may encounter from your clients about their policies. We will discuss the options available to obtain workers comp coverage and the factors that go into the pricing of coverage. You will read interesting and important case studies to bring this topic to life. Finally, we detail the most recent issues that have come up in the real world of providing these coverages to policyholders, such as medical cost containment, fraud, privacy and medical records, and the implications of terrorism to workers compensation coverage.*



# INSURANCE CONTINUING EDUCATION

## Ethics and Law

### Alternative Dispute Resolution

Level: Advanced

NAIC Credit Hours: 8

*This course provides an understanding of Alternative Dispute Resolution (ADR) including its methods, forms, and history while exploring the attributes of mediation, the mediation model, and how to prepare for mediation. You will also learn about arbitration with an in depth look at the history of arbitration, the arbitration process, the development of arbitration, and future trends in arbitration. Upon completion of this course you will have a thorough understanding of structured settlements, their potential uses, and claims for structured settlements. This course also covers important design factors, medical trusts, lump sum settlement problems and structured future trends of ADR.*

### Anti-Money Laundering

Level: Intermediate

NAIC Credit Hours: 4

*With the signing of the USA Patriot Act of 2001, Public Law 107-56, the government received additional powers in the war on terrorism. With this new law, broker-dealers will probably have to make a lot of changes in their compliance programs. These changes would include establishing anti-money laundering compliance programs, verifying the identity of new accounts and filing suspicious activity reports. Even if broker-dealers have some of these procedures already in effect they are probably not in total compliance under the new law. This program reviews the requirements for all persons associated with the financial services industry.*

### Ethical Principles and Practices Affecting Insurance Sales

Level: Intermediate

NAIC Credit Hours: 4

*After this course, an agent shall; understand the fundamental principles underlying ethical systems, discuss the foundations of professional ethics, identify specific ethical sales concerns and unethical sales conduct, replace in their sales vocabulary those terms that have a high probability of misleading clients, recognize the special issues concerning product replacement, identify the special requirements involved when working with impaired clients, and implement a system for ethical decision making.*

### Ethics

Level: Intermediate

NAIC Credit Hours: 9

*This course is a guidebook for insurance agents and other financial services professionals on the ethical considerations in business. The course covers consumer protection, industry relationships, insurance regulations, due diligence, disclosure, fiduciary responsibilities, confidentiality and ethical selling practices.*

### Ethics for Insurance Professionals

Level: Intermediate

NAIC Credit Hours: 3

*This course looks at the practical and professional uses of ethics. It explores an agent's fiduciary responsibility to clients, the obligations to the insurer/employer, and ethical obligations under regulatory agencies. It also explores how aspects of professionalism and ethical considerations are used in the insurance industry.*

### Insurance Ethics: Making the Right Decisions

Level: Intermediate

NAIC Credit Hours: 2

*This course looks at the agent's fiduciary responsibility to clients; the agent's obligations to the insurer/employer; and also at the laws and regulations relating to ethical practice in the field of insurance.*

### Insurance Fraud

Level: Intermediate

NAIC Credit Hours: 3

*In this course, the student will learn what to look for and what to avoid. This course uses information published in the National Insurance Crime Bureau report in which insurance ranks second only to tax evasions as the most costly white-collar crime in America.*

### Market Conduct and Agent Blunders

Level: Intermediate

NAIC Credit Hours: 4

*With the signing of the USA Patriot Act of 2001, Public Law 107-56, the government received additional powers in the war on terrorism. With this new law, broker-dealers will probably have to make a lot of changes in their compliance programs. These changes would include establishing anti-money laundering compliance programs, verifying the identity of new accounts and filing suspicious activity reports. Even if broker-dealers have some of these procedures already in effect they are probably not in total compliance under the new law. This program reviews the requirements for all persons associated with the financial services industry.*

### The Universal Nature of Ethics

Level: Intermediate

NAIC Credit Hours: 3

*This course explores the fundamentals of ethics and how they impact people on a daily basis. Special emphasis is placed on ethics in the business environment.*

# CERTIFIED FINANCIAL PLANNER

## Employee Benefits

### Disability Insurance Products and Principles

CFP Credit Hours: 3

*The purpose of this course is to provide the student with a clear understanding of disability income insurance including; a full description of disability insurance with definitions and an explanation of provisions, an overview of the principal disability rider benefits, and a look into disability income underwriting. This course will also explain the primary sources of disability income benefits, special coverage disability insurance policies, and the taxation of disability coverage.*

### Employer Sponsored Retirement Plans

CFP Credit Hours: 3

*This course was designed to provide continuing education in the area of employer-sponsored retirement plans with special attention to the wide variety of qualified plans as well as discussion and education on key areas that all are part of the retirement funding landscape. It increases student's specific knowledge about 401(k)s, 403(b)s, Simple IRAs, and SEP IRAs as they relate to accumulating a future retirement "nest egg" through plans offered by their employers. This course focuses on the student's overall competency in employer-sponsored retirement plans. It clarifies the fundamental differences between plan alternatives, explores specialized areas of a variety of approaches, provides a basis for financial analysis between alternatives, and examines approaches for determining retirement accumulation goals.*

### HIPAA Principles and Provisions

CFP Credit Hours: 3

*This course focuses on the HIPAA legislation. Upon completing this course an agent should understand the history of the HIPAA Legislation; have a brief understanding of Health Insurance Reform; understand HIPAA's impact on Individual Health Insurance Plans and Medical Savings Accounts; and fully comprehend the Administrative implications including Administrative Simplification Provisions, Security Regulations, National Identifier Requirements, and Privacy Provisions.*

### Managed Care

CFP Credit Hours: 5

*Students will learn about the evolution of managed care, how they work, the effect on the health delivery systems, different types such as HMOs, PPOs and much more.*

## Estate Planning

### Estate Planning

CFP Credit Hours: 2

*This course provides the student with an understanding of estate planning fundamentals. The course includes trusts, types of ownership, estate & gift taxation, gifting techniques and methods to save tax dollars.*



## General Principles

### College Education and Funding

CFP Credit Hours: 5

*This course was designed, constructed and written to provide continuing education for Financial Professionals in the area of individual planning and saving for education with special attention to Qualified Tuition Plans...529 Plans and Coverdell Education Expense Accounts, as well as discussion and education on other key plans, programs, and methods that all are part of the education funding landscape.*

### Financial Strategies for Today

CFP Credit Hours: 7

*Upon completing this course an agent should have adequate knowledge of the various financial planning strategies including; life planning, family budgeting, education and career planning, insurance planning, investment planning, tax planning, retirement planning, estate planning and living trusts, and a thorough understanding of 401(k)s.*

# CERTIFIED FINANCIAL PLANNER

## Insurance Planning

### Annuities (2010 NAIC Suitability)

CFP Credit Hours: 4

*This course was developed to meet the training requirements established in the NAIC Suitability in Annuity Transactions Model Regulation. Upon completing this course an agent should have adequate knowledge of the types of annuities and various classifications of annuities; be able to identify the parties to an annuity; understand how fixed, variable and indexed annuity contract provisions affect consumers; understand the application of income taxation of qualified and non-qualified annuities; understand the primary uses of annuities; and be conscious of the appropriate sales practices when dealing with annuities.*

### Automobile Property & Casualty Insurance

CFP Credit Hours: 5

*This course studies the importance of various forms of automobile insurance and its application and relevance to current consumer needs and government regulations. In reading this course the agent will learn about both personal and commercial auto insurance and the inner workings of each.*

### Catastrophic P&C Insurance

CFP Credit Hours: 7

*This course studies the various forms of property and casualty insurance with emphasis on catastrophic insurance policies such as flood, wildfires, earthquake, hurricane, tornado, and other various catastrophic events. It also looks at how insurance needs have changed in the new millennium and how current insurance law impacts property and casualty insurance.*

### Commercial Liability Insurance

CFP Credit Hours: 7

*This course examines in detail the different kinds of commercial liability insurance. It examines the principles and basics of commercial liability and how those concepts are packaged into a commercial policy. The course also reviews current commercial insurance law.*

### Equity Index Annuities

CFP Credit Hours: 2

*This specific product is explained in detail from its development, to its key features and benefits, to understanding its place in the current annuities market. An overview is provided of the basics of annuities and how each product works.*

### Guide to Homeowners Insurance

CFP Credit Hours: 5

*This course teaches the agent about the many different forms of insurance available to homeowners. An agent completing this course should walk away with a thorough understanding of the insurance coverages available to and required of homeowners along with the knowledge of how to use and apply these policies appropriately.*

### Liability Exposures and Insurance Coverages

CFP Credit Hours: 5

*This course studies the various types of Liability Insurance and their uses. It provides for a thorough understanding of general, professional, product, umbrella, & employer liability insurance.*

### Life & Health Insurance Concepts

CFP Credit Hours: 2

*This course provides a basic review of general insurance concepts, overview of annuities, types of life insurance and insurance products as well as procedures necessary to complete the insurance application, underwriting issues and more.*

### Life Insurance Basics

CFP Credit Hours: 5

*Upon completion of this course, the student should have a thorough knowledge of all the basic elements of Life Insurance. This course will cover; the basic principles of insurance, the basic features of a life insurance plan, the basics of needs analysis, the basics of group life insurance, the basics of life insurance policies, the basics of life insurance needs analysis, the mechanics of life insurance policies, life insurance clauses and provisions, the basics of comparing life insurance policies, disability and long-term care needs analysis, analyzing need for business insurance, and retirement and needs analysis.*

### Life Insurance Policies Fundamentals

CFP Credit Hours: 8

*This course will introduce you to various types of life insurance contracts, highlighting main advantages and disadvantages and application of the contract specific features for different purposes. Life insurance riders, policy options and provisions, aspects of long-term financial planning using life insurance as a vehicle, retirement planning and annuities, trusts and charitable giving through life insurance, life insurance for business owners, and many other aspects of life insurance are covered.*

### Life, Annuity and Disability Insurance

CFP Credit Hours: 7

*This course is a comprehensive insurance course that explores and details the different types of products and situations involving life insurance, disability income, and annuities along with their many uses when it comes to providing for individual, family, and business needs.*

### Long Term Care Fundamentals

CFP Credit Hours: 5

*This course offers a complete picture of long term care. It looks at the settings in which it is provided, its costs and who pays them, as well as the likelihood of its use or need in the future. In this course you find detailed information on long term care insurance, its tax treatment, and some of the important suitability and ethical issues in its sale.*

# CERTIFIED FINANCIAL PLANNER

## Insurance Planning

### LTC & Partnership Programs: 8 Hour Certification

CFP Credit Hours: 8

*This course will explain how the new long-term care partnership rules will affect agents and their clients who purchase policies due to the passage of the Deficit Reduction Act of 2005. This course examines partnership programs and long-term care policies, their advantages and limitations, and the role they can play in the public and private funding of long-term care.*

### LTC & Partnership Programs: 4 Hour Renewal

CFP Credit Hours: 4

*During this course, participants will learn about the state and federal regulations and requirements and the relationship between qualified state long-term care insurance Partnership programs and other public and private coverage of long-term care services, including Medicaid. They will learn about the available long-term care services and providers, as well as changes or improvements in long-term care services or providers. Also taught will be the alternatives to the purchase of long-term care insurance as well as the effect of inflation on benefits and the importance of inflation protection. The participants will also learn about consumer suitability standards and guidelines.*

### Medicare and the Rx Drug Benefit Program

CFP Credit Hours: 2

*This course focuses on current Medicare issues as they relate specifically to RX prescriptions for certain individuals and their families here in the United States. It looks at health care and RX prescriptions with special attention to seniors and the various types of government programs and supplementary policies available. Also discussed are the demographic changes and their impact on healthcare in America.*

### Medicare, Medigap, and Medicaid

CFP Credit Hours: 10

*This course is designed to help you learn more about the products, coverages, and programs available in the Senior and Medicare health care arenas. It will examine major types of Medicare, Medigap, and Medicaid programs, types of benefits and policies, coverage options and coverage provisions.*

### Principles & Basics of Annuities

CFP Credit Hours: 2

*The annuity course will provide you with information about annuities with special emphasis on taxation, retirement planning issues, comparisons of other types of investments, marketing ideas, split annuities, risk tolerance, marketing ideas and more.*

### Property and Casualty Insurance

CFP Credit Hours: 2

*This course provides the student with an overall introduction of basic property and casualty issues. Specific contents include personal property lines, commercial lines, inland marine, commercial general liability, automobile, workers compensation and more.*

### The Fundamentals of Life Insurance Policies

CFP Credit Hours: 7

*This course provides a detailed explanation of the basic principles of life insurance. In this course you will learn about the life insurance contract, the features and benefits of a life insurance policy, and conducting needs analysis. The course defines and compares the many types of life insurance policies available. A brief overview of ethics and suitability in the sale of life insurance policies is also included.*

### The New Medicare Rx Program

CFP Credit Hours: 2

*This course is designed to help you learn more about the prescription products available in the Medicare health care arena. It will examine major types of Medicare-related prescription health insurance, types of benefits and policies, coverage options and coverage provisions. Traditional Medicare health insurance and prescription coverage and different models of prescription coverage through managed health care will also be covered.*

## Retirement Planning

### IRAs

CFP Credit Hours: 4

*This course covers the area of individual saving for retirement with special attention to IRAs. The course will increase the student's overall competency in retirement issues, knowledge about traditional, Roth, and Educational IRAs, and inform students about practical and useful realities in the marketplace, government involvement and the economy that relate to saving for future needs.*



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