



New Courses for 2010

741 - Advanced Exchange Traded Funds: The Seller's Perspective

The purpose of this course is to provide a review of exchange traded funds, or "ETFs" as they are commonly called, as well as their counterparts - which we will collectively describe as exchange traded products (ETPs). We will highlight the features of exchange traded products and discuss issues that financial services professionals should be aware of when recommending transactions involving ETPs.

742 - Advanced Exchange Traded Funds: The Trader's Perspective (Institutional)

The purpose of this course is to provide a review of exchange traded funds, or ETFs as they are commonly called, as well as their counterparts - which we will collectively describe as exchange traded products (ETPs). We will highlight the features of exchange traded products (ETPs) and emphasize issues that financial services professionals should be aware of when considering transactions involving ETPs.

768 - Alternative Investments Guidance for the Registered Investment Adviser

An overview of various alternative investments the registered investment adviser may consider for the firm and its clients.

765 - Alternative Investments: The Institutional BD Perspective

A review of the various alternative investments the institutional broker/dealer may offer, their make-up, and unique regulatory requirements within the industry.

752 - Alternative Investments and their Suitability in the Futures Industry

An overview of the alternative assets that the Futures professional may come into contact with, including commodity futures, credit derivatives, hedge funds and private equity.

35AU10 - Anti-Money Laundering: Annual Update 2010

AML training covering the events of 2009 supported by a series

of mix-and-match case studies to create a custom course specific to a clients line of business.

35_D - Anti-Money Laundering for Futures Commission Merchants and Introducing Brokers

Examines AML requirements for NFA-registered Futures Commission Merchants and Introducing Brokers. Reviews the history of AML laws in the US and discusses the roles of various regulatory and law enforcement entities that investigate money laundering and enforce AML laws and regulations. This courses focuses specifically on the AML program requirements for NFA member firms and the red flags that may indicate money laundering activity within the futures marketplace.

360 - Anti-Money Laundering for Non-Registered Representatives

An overview of money laundering, Currency Transaction Reports (CTRs) and other transaction reports required under the Bank Secrecy Act (BSA). Organizations involved in combating money laundering are also discussed. Describes Suspicious Activity Reports (SARs), anti-money laundering (AML) compliance programs, and Customer Identification Procedures (CIPs).

766 - Anti-Money Laundering for the Registered Investment Adviser

Bank Secrecy Act and AML requirements for registered investment advisers continue to evolve and vary depending upon the type of registration and services the adviser may provide. This course provides an overview of regulations and their impact on the different firms operating as an RIA.

22AU10 Supervision: Annual Update 2010

A review of the supervisory activity and disciplinary actions of 2009; this supervision course will include a series of four optional case studies based on disciplinary actions published by various SROs.

183, 183_IN, 183_TX - Applying Basic Business Law to Insurance Concerns*

Legal influences surround us every day; they show themselves in a variety of ways from a myriad of television shows to

disclaimers in email and on fax cover sheets. This course is designed to provide the insurance agent and adjuster information and guidance on applying basic business law concepts to daily insurance concerns.

358 - Applying Communication Rules to Social Networking

Reviews the rules and regulations surrounding electronic communications including email, websites, chat rooms, and includes a special focus on social networking sites such as LinkedIn, FaceBook and Twitter.

206 - Preparing Your Clients for and Assessing Natural Disasters*

A large percentage of insurance claims evolve from instances when nature strikes. This material focuses on disaster prevention, asset documentation and assessment of loss when natural disasters occur.

767 - Asset Allocation Guidance for the Registered Investment Adviser

An overview of asset allocation strategies employed by various investment advisers.

257_AR - Arkansas Suitability of Annuities*

The broad array of annuity contracts are discussed in detail with focus placed on Arkansas statutory requirements.

355 - Automobile Claims: Adjusting, Negotiating and Settling*

This course will discuss automobile policies, insurance claims that are based on liability for an automobile accident and the adjusting, negotiating and settling of these claims.

205, 205_IN - Basic Concepts of Property & Casualty Insurance*

Who is covered, under what policy, what clause? Are there exclusions? What about temporary coverage? All of these questions are addressed in this course with a focus on who qualifies as an additional insured, what a binder is and what it covers and valid certificates of coverage.

756 - Due Diligence Processes for the Futures Industry

An overview of various processes and best practices a branch manager or other supervisory personnel might consider in their inspection role.

202, 202_IN - Business Income Insurance*

Focuses on when business income insurance is required and what types of interruptions are included and excluded in policies.

248, 248_IN - Claims Made versus Occurrences*

Provides an explanation of the difference between claims made and occurrences in an insurance contract. Presented in a case studies format providing real life examples.

192, 192_IN, 192_TX - Commercial Coverages, Exclusions and Perils*

Focus is on managing risk the customer risks in commercial lines accounts by understanding the coverages, exclusions and perils associated with the contract.

199, 199_IN, 199_TX - Commercial Crime Coverage*

Discusses crimes that often impact commercial businesses and what is covered and excluded. Includes provision information for theft, destruction, robbery, burglary, fraud, forgery and others.

207, 207_IN - Commercial Insurance Surveys*

Discusses the importance of managing loss exposures in minimizing business disruptions, enabling a business to allocate its resources wisely. Topics included in the course are the primary methods for identifying, evaluating and managing loss exposures.

740 - Communicating with Clients Regarding Options

This course discusses the amended the provisions of communications rules regarding options (FINRA Rule 2220), including updated definitions, making the requirements for principal review of correspondence concerning options the same as for correspondence generally; and updates to the standards on the content of communications that precede the delivery of the options disclosure document (ODD).

190 - Consumer Privacy Protection*

Provides an overview of rules and regulations in place to protect the privacy of customers and discusses the need for internal policies to enforce the rules and regulations.

295 - Consumer Protection for Financial Services Professionals*

Consumer Protection for Financial Services Professionals will discuss how rules and regulations pertaining to various aspects of the insurance and securities business serve to protect consumers. Throughout this course, we will focus on national standards that apply to all financial services professionals, as well as placing special emphasis on Texas-specific consumer protection guidelines.

187, 187_IN, 187_TX - Construction Insurance, Bonding and Liens*

Covers the framework of construction insurance, bonding and liens from the insurer's perspective.

184, 184_IN, 184_TX - Contractual Liability to the Additional Insured Coverage*

Defines who qualifies as an additional insured under the insurance contract, additional liability that is incurred on a contractual basis and appropriate documentation for the additional insureds. Provides a strategy for modifying coverage to correspond with the associated risk and expanding or limiting the additional insured coverage.

764 - Corporate Governance

The impact of the institutional investor within US and foreign markets is discussed, with emphasis placed upon the perspective of corporate governance.

357 - Rules and Regulations Associated with Electronic Communications

Reviews the rules and regulations surrounding electronic communications including email, websites, chat rooms, and includes a special focus on social networking sites such as LinkedIn, FaceBook and Twitter.

211, 211_IN - Employing Various Types of Trusts in the Estate Planning Process*

Trusts are vehicles to assist in the distribution of your assets to beneficiaries. Trusts include those for children and grandchildren, generation skipping trusts, charitable giving and many others. This material will review the various types of trusts to help you assist clients in determining the best manner to distribute their assets through trusts.

294 - Entity Owned Life Insurance

The details and issues involving ILIT, COLI, BOLI, EOLI, STOLI, and others that the financial professional may come in contact with.

20T - Ethics

An overview of ethical considerations supported by a series of mix-and-match case studies based on FINRA disciplinary actions.

353 - Ethics and the Adjuster*

This course will discuss the laws relating to adjusters, adjuster duties and responsibility and the Adjuster Code of Ethics.

763 - Exchange Traded Funds: The Futures Perspective

Exchange traded funds provide unique opportunities for individual and institutional investors. This course provides an overview of ETFs and their use within the futures industry.

204, 204_IN - Executive, Director and Officer Liability*

Discusses the importance of the role of key employees such as directors and officers within a company and measures that may be taken to prevent liability losses and provide indemnification.

745 - Fairness Opinions

Discusses the requirements imposed on registered representatives under FINRA Rule 5150; Fairness Opinions.

301, 301_IN - Meeting the Financial Services Needs of Military Personnel*

An overview of DoD Instruction 1344.07, its general guidelines, and specific direction provided by each state jurisdiction, as well as the ramifications of not adhering to these requirements.

297 - Fixed Annuities*

Discusses the benefits, functions, features and limitations of fixed annuities.

762 - FOREX for the Futures Industry

A review of FOREX trading, their make-up, and unique regulatory requirements within the industry.

754 - Front Line (Branch) Supervision

The role of the branch office manager/designated supervisor is an ever-expanding function of the NFA firm. This course provides an overview and discussion of the responsibilities that the Front Line Supervisor may be engaged.

760 - An Overview of Futures and Commodities Products

An overview of the various types of futures and commodities products.

188, 188_IN - General Liability: A Comprehensive Overview*

Covers anticipated liabilities, actions required, and coverage necessary for the insurance professional to adequately protect themselves, their businesses and the businesses of their customers.

753 - Hedge Funds

A review of the various types and uses of hedge fund products the Futures professional may come into contact.

361 - Helping Individuals Save for Retirement*

Provides an overview of the various retirement planning options for individuals and includes scenarios to illustrate the best fit between customer and product.

208, 208_IN - Industry Organization, Trends and Regulations for the P&C Professional*

Provides key aspects of the economics of insurance including segments on industry organization, regulation, finance and taxation of the business.

748 - Information Barriers

Overview of policies and procedures regarding information barriers, defines material information, discusses employee personal accounts, the internal exchange of information and limiting access.

259, 259_IN - The Ins and Outs of Communicating with Clients*

This course provides an overview of communicating with clients including rules and regulations governing these communications.

770 - Insider Trading and the RIA

The misuse of non-public information can cause significant harm to market confidence and firm reputation. This course describes the industry insider trading requirements for registered investment adviser firms and their personnel.

749 - Institutional Suitability

Discusses suitability requirements and considerations in making recommendations to institutional clients.

267 - Insurance Risk and Reward*

Provides strategies on balancing risks with benefits with regard to business insurance. Includes strategies for reviewing risks, surveying benefits and validating the value of each item to assist in making sound recommendations to customers.

198, 198_IN, 198_TX - Insuring the Home-Based Business*

As the economy changes, the structure of how businesses operate also changes. This course looks at the growing trend of home-based businesses and satellite offices and the insurance liabilities that may be incurred.

771 - Due Diligence Overview for the Investment Adviser

This course examines the responsibilities of IA firms to perform adequate due diligence in a variety of areas including privacy of customer information, vetting of money managers, and more.

772 - Investment Adviser as a Fiduciary

This course explores the fiduciary responsibilities that IA firms and associates must satisfy in their interactions with clients. The course focuses on ethical and compliant business practices and standards that IA firms should observe.

776 - Investment Adviser: Form ADV and Accompanying Schedules

This course provides an overview of the purpose and content of Forms ADV I and II and the accompanying schedules.

773 - Advertising Compliance for the Investment Adviser

Advertising, sales materials and correspondence require accurate and clear communication. This course provides a review and examples of industry requirements to ensure investment advisors and associated persons meet their regulatory obligations.

775 - Investment Adviser: Solicitors

This course examines the responsibilities of Investment Advisors in regard to solicitors, as well as the obligations of solicitors themselves in terms of customer disclosure, sales practices and compliance.

774 - Investment Adviser: Supervision

Adequate supervisory regimes are critical for IA firms, and this course examines the scope, content and application of a robust supervision program.

371 - Overview of Investment Banking

An review of the regulatory requirements that impact the investment banker in their various roles within their firm, clients, and the public.

362 - Legacy Planning*

Covers a variety of ways to provide for our families and charitable organizations, discusses the use of insurance and trusts as well as discussion of ethical wills. The context offers a deep insight into the planning process than the mere protection

of assets from government confiscatory taxation at death.

237, 237_IN - Life Insurance and the Peace of Mind it Offers*

There are many types of insurance policies, term, whole life, variable life, universal life. Many of these policies have the ability to add riders for additional coverage. This course provides an overview of many of the types of life insurance coverages and the peace of mind that they bring to clients.

287 - Long Term Care 4-Hour Training Requirement*

This course will cover all aspects of LTC insurance and an overview of Medicare benefits; designed to meet the requirements of the NAIC four-hour requirement.

298_IN - Long-Term Care: Indiana 5 Hour Refresher*

State specific requirements for continued long term care insurance education are provided in this Indiana specific training material. The course is five hours in length, designed to meet the state requirements.

299_GA - Georgia Non-Resident Long-Term Care*

In addition to Long Term Care training requirements in a producer's home state, non-resident producers in the state of Georgia are required to complete two hours of training on Georgia specific LTC requirements. This course is designed to meet these needs.

300_WI - Wisconsin Non-Resident Long-Term Care*

In addition to Long Term Care training requirements in a producer's home state, non-resident producers in the state of Wisconsin are required to complete two hours of training on Wisconsin specific LTC requirements. This course is designed to meet these needs.

757 - Managed Futures

A review of managed futures products, their make-up, and use within client portfolios.

197, 197_IN, 197_TX - Managing Risk Through Insurance in the Property and Casualty Industry*

Provides conceptual focus on risk management for the property and casualty professional as well as an overview of public policy issues to be taken into consideration during the risk assessment process.

755 - Middle and Back Office Supervision for the Futures Industry

A review of the roles and responsibilities that middle and back office supervisors may encounter within the NFA regulated firm.

289_MN - Minnesota MA Eligibility; 4-Hour Training Requirement*

This course will provide an overview of MA Eligibility requirements in the state of MN; it is specific to the state and will be written to the state outline.

241, 241_IN - Modern Variable Annuity Contract Benefits*

This course is an overview of annuity products, their features, functions and benefits.

35INST_7 - Money Laundering - The Institutional Broker-Dealer Perspective - Seventh Edition

Provides tips to salespersons and others servicing institutional accounts on how to spot money laundering behavior and provides pointers for preventing potential money launderers from taking advantage of the firm. In addition, items useful for compliance, monitoring, and education programs are highlighted.

239 - Montana Insurance Law: An Overview of Changes and Updates*

Provides an overview of recent changes in Montana Insurance Law.

20_S - Ethics for the National Futures Association

In this course we will discuss the importance of adhering to high ethical standards within the futures industry. NFA member firms are required to provide ongoing ethics training to all associated persons, as part of their larger overall ethics policies and supervision programs. Futures industry professionals, firms, and the industry as a whole benefit from a commitment to observing the highest ethical standards, designed to protect consumers and markets from deceptive and unfair business practices.

744 - NFA: Insider Trading for the Futures Industry

The misuse of non-public information can cause significant harm to market confidence and firm reputation. This course describes the industry insider trading requirements for futures firms and their personnel.

743 - NFA: Public Communications and Promotional Materials

Advertising, sales materials and correspondence require accurate and clear communication. This course provides review and example of industry requirements to ensure commodities and futures firms and associated persons meet their regulatory obligations.

288_OK - Oklahoma Healthcare for the Uninsured*

Oklahoma passed legislation initiating a program to encourage enrollment of individuals not covered by insurance or Medicaid in health insurance programs. This course provides an understanding and overview of the health insurance options available including General Medical Insurance, Group Medical Insurance in Oklahoma, Individual Medical Insurance in Oklahoma, Comprehensive Major Medical Plans, Group Insure Oklahoma Program, The Individual Insure Oklahoma Program, SoonerCare and Medicare.

291_OK - OK Medicare 4 Hour Requirement*

This four hour course will provide an overview of Medicare

benefits as mandated by the state of Oklahoma, Department of Insurance.

265_OK - Oklahoma Medicare Advantage*

This eight hour course will provide an overview of Medicare benefits as mandated by the state of Oklahoma, Department of Insurance.

759 - Overview of Markets, Clearing Organizations and Intermediaries

An introduction and review of the futures and commodities industry, to include the various types and function of clearing and intermediary firms.

363 - Personal Property and Liability*

Discusses the options available to protecting personal property and providing liability coverage for incidents related to personal property.

351 - Planning for Life Events with Insurance Products*

Covers life insurance planning, employing trusts in the estate plan, retirement planning and ethical concerns surrounding deceptive sales practices.

354 - Privacy Laws Affecting the Claims Process*

Insurance adjusters often become privy to non-public private information of both insureds and other parties involved in an insurance claim. This course will discuss privacy laws and their application to the claims process.

758 - Privacy Regulations in the Futures Industry

A breach of non-public personal information not only may cause significant harm to customers but may also create financial and reputational damage to firms and their staff. This course describes the industry privacy regulations and requirements for futures firms and their personnel.

372 - Private Banking: Regulatory and Compliance Obligations

An overview of the issues facing private bankers including know your customer, AML, and Foreign Corrupt Practices Act among others.

356 - Professional Liability: The Claims Process*

This course will discuss professional liability insurance and the role of an adjuster in litigating and settling professional liability insurance claims.

229, 229_IN - Protecting the Cyber-Business*

As technology continues to advance businesses are having to make adjustments and changes to the manner in which they do business in order to meet client demands and needs. This has created a large market for e-commerce and e-businesses. This material focuses on the needs of cyber-businesses.

Coming Soon - Protection of Customer Information

Provides guidance on the importance of the protection of customer information with a specific focus on PDAs, laptops and other electronic devices.

747 - Public Offerings of Securities with Conflicts of Interest

Covers the impact of NASD Rule 2720.

352 - Punitive Damages: A Case Study*

Punitive damages are often an issue with regard to insurability. This course will discuss and illustrate punitive damages and their impact on claims and claims settlement.

230, 230_IN - Questionable Insurance Claims*

Insurance adjusters routinely have to investigate the cause of claims, verify reports and coverage and evaluate the claim to determine eligibility for insurance coverage and whether the claim is a repair or replacement issue. This course is designed to provide guidelines to performing thorough investigations and reasonable evaluation of claims.

227, 227_IN - Recommending Riders to Create a Complete Coverage Package*

Oftentimes clients make the assumption that all of their property is covered under one policy or another that they have through their business. This course focuses on types of riders that exist, the value of those riders and what to recommend to create a complete insurance coverage package for your clients.

359 - Regulation SHO

Provides an overview of Rule 204 setting forth specific requirements to promptly purchase or borrow securities to deliver on long and short sales. This study guide also includes an overview of the SEC's order regarding how volume weighted average price (or "VWAP") orders may be utilized to close-out fails to deliver.

261, 261_IN - Retirement Planning: Options for All Ages*

This course discusses retirement planning including IRAs, 401(k)s, Keogh Plans, as well as other retirement savings accounts.

349 - Retirement Solutions*

Course will present a variety of retirement solutions and compare different choices of annuities, mutual funds, ROTH, regular IRAs, 401(k) plans, tax sheltered annuities, etc. and discuss how they are impacted by different tax structures.

182, 182_TX - The Role and Responsibilities of the Insurance Adjuster*

The insurance adjuster is empowered by the insurance company to investigate claims, determine the value and assure that repair and/or replacement costs are reasonable. Having this decision making authority often raises concerns regarding ethical considerations, communications between the insured and

the insurance company and the insured and the service repair vendor and managing the claim process. This course provides insights to the insurance adjuster on how best to efficiently resolve claim issues.

264 - Section 125: Cafeteria Plans*

Cafeteria Plans provide various employer and employee opportunities and benefits. This course describes the various aspects and requirements of Section 125 plans, as well as recent impact of changes to regulation.

761 - Security Futures Products

A review of securities futures products, their make-up, use within client portfolios, as well as the regulatory bodies that provide their oversight.

350 - Working with Senior Clients: Suitability and Diminishing Capacity*

This course focuses on recognizing diminishing capacity and the steps to take when dealing with senior investors who may be suffering from diminishing capacity.

191, 191_TX, 191_IN - Sharing the Risk Through Reinsurance*

Describes the process in which an insurance company insures their policies with other institutions to off-set exposure and to provide coverage that would otherwise be too great for one company to assume.

185, 185_IN, 185_TX - Successful Negotiation of Claim Settlements*

In many instances an insurance adjuster will be placed in a position of having to negotiate settlement of a claim in an effort to resolve issues on behalf of the insurance company. This course provides guidelines and suggestions for ethical behavior and fair and reasonable negotiation sessions.

263 - Suitability of Annuity Transactions - Texas*

The course discusses the history of annuities in the US, the various classifications of annuities, and how annuities are regulated. Fixed, equity indexed and variable annuities will be looked at in detail, including discussion of the characteristics, features, benefits, costs and risks the representative must consider and discuss with clients when making an annuity recommendation. Specific guidance from the Texas Department of Insurance regarding annuity business will be discussed at length, including new rules regarding the use of senior-specific designations by producers. In addition to the overarching suitability obligations that apply to every type of recommendation, we specifically address questions the producer should ask of a client when considering an annuity recommendation.

292_CA - Taxation and Suitability of Annuities - California 4 Hour Training*

Discussions the implications of annuities, differentiates

between the income taxation of qualified and nonqualified annuities; and reviews issues of ethics and compliance as they relate to annuities.

268_TX - Texas Consumer Protection*

Consumer Protection for Financial Services Professionals will discuss how rules and regulations pertaining to various aspects of the insurance and securities business serve to protect consumers. Throughout this course, we will focus on national standards that apply to all financial services professionals, as well as placing special emphasis on Texas-specific consumer protection guidelines.

266_TX - Texas Medicare Advantage*

This eight hour course will provide an overview of Medicare benefits as mandated by the state of Texas Department of Insurance.

746 - Trading Ahead of Research Reports

Covers the impact of FINRA Rule 5820 with regard to trading ahead of research reports.

203, 203_IN - Umbrella and Other Excess Coverage*

Provides an overview and examples of umbrella and excess liability coverage such as automobile excess, commercial, excess maritime employers liability and entertainment industry umbrellas.

238 - Understanding Hurricane Mitigation in Florida*

This course will discuss the importance of being prepared for hurricanes and tropical storms and provide information to help lessen the impact of any major storm or hurricane that may strike.

209, 209_IN - Understanding Insurance Litigation*

Describes the types of litigation that can arise from unresolved property and casualty claims and the documentation an agent or broker must keep on file to assist the company's lawyers in the court room.

256, 256_IN - Understanding Life Insurance Contract Riders*

With many forms of life and annuity contracts in force today, there are nearly as many types of contract riders available to consumers. "Understanding Life Insurance Contract Riders" provides a review of commonly employed riders, their features and benefits, uses, and other important considerations for financial services professionals and their clients.

210, 210_IN - Understanding Liquor Liability Insurance*

Many commercial establishments including restaurants, bars and grills and large celebrations require licensing or permits and carry a large liability to business owners. This material is designed to review the various scenarios when liquor liability is involved.

240 - Idaho Insurance Code - A Guide to Changes and Updates*

Provides an overview of the Insurance Code, including any recent amendments and changes.

233, 233_IN - Fire and Other Underwriting Hazards*

Fire, hazardous material spills and other obstacles and perils and appropriate coverage for such events are reviewed in this material.

302, 302_IN - A Walk Through the Ethical Insurance Practice*

From marketing, prospecting, sales processes, contract delivery, to consumer privacy and record retention, the modern day insurance professional faces myriad of ethical choices. This course takes a walk through the ethical business practice of the lead character, demonstrating appropriate actions taken throughout the agent business cycle, and their beneficial results.

769 - Wrap Accounts Guidance for the Registered Investment Adviser

An overview of wrap accounts, their strategies, and potential use within client accounts.

260, 260_IN - Treatment of Seniors - Suitability and Other Considerations*

Discusses the focus on suitability and other important communication issues, and highlights other factors you should be aware of when working with Baby Boomers who are at or nearing retirement, as well as with older investors.

** May be eligible for insurance and professional designation continuing education credit.*