

## RegEd is offering more than 70 new courses for 2009!

Review our New Course List for courses on topics important to the regulators and to operating effectively in this new economic environment. Many RegEd courses are eligible for FE, Insurance CE and professional designations.

### New for 2009:

#### 403(b) Plans

Discusses the requirements of administration of 403(b) plans, including the role of the participant and the role of the employer. *May be eligible for insurance and professional designation continuing education credit.*

#### Anti-Money Laundering Annual Update 2009

Provides an update on the anti-money laundering events that occurred during the 2008 calendar year. *May be eligible for professional designation continuing education credit.*

#### Anti-Money Laundering Fundamentals

Provides a basic overview of the definitions, fundamentals and requirements of Anti-Money Laundering.

#### 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. *May be eligible for insurance continuing education credit.*

#### Appropriate Solicitation and Communication with Senior Investors

Provides guidance on communication with senior investors, appropriate telemarketing scripts, marketing materials and free lunch seminars as well as a section dedicated to advisory services.



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

#### Auction Rate Securities: Process, Disclosure and Consequences of Failed Auctions

Auction rate securities are long term investments with interest rates or dividends they pay reset at frequent intervals through auctions. This course will review the ARS processes, disclosure requirements and consequences of failed auctions.

#### Balancing Risk and Reward in Tough Economic Times

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

### Business Interruption Insurance

Focuses on when business interruption insurance is required and what types of interruptions are included and excluded in policies. *May be eligible for insurance and professional designation continuing education credit.*

### Case Studies Surrounding Ethical Dilemmas in the Financial Services Industry

Highlights the importance of acting ethically and provides case studies to illustrate ethical decisions that face a registered representative in his or her daily activities.

### Certificates of Insurance, Binders and Other Proof of Coverage

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. *May be eligible for insurance for insurance continuing education credit.*

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

### Client Communication: Meeting the Needs of all Generations

The advice you give an individual in their twenties or thirties is clearly different than the advice you would give to an individual in their forties and beyond. This course discusses effective communication and investment recommendations for clients by the decade. *May be eligible for insurance and/or professional designation continuing education credit.*

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

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

### Conflicts of Interest Relevant to an Investment Advisor

Explores potential conflicts of interest that confront an investment adviser throughout the course of advising clients.

### Construction Insurance, Liens, Notices and Bonds

Covers the framework of construction insurance, bonding and liens from the insurer's perspective. *May be eligible for insurance and professional designation continuing education credit.*

### Consumer Protection Requirements

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

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

### Discretionary Trading

Focuses on the subjective, ethical and moral decisions required by the trader with discretion over a client account.

### Economics of Insurance 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. *May be eligible for insurance and professional designation continuing education credit.*

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

### Estate Planning for the Generations: Baby Boomers and Xs

Estate planning is a concept with no age limits. This course is designed to provide estate planning guidance for baby boomers who are late bloomers with regard to their estate planning, generation Xs and Ys who may just be starting to look at their future and providing young adults with the tools to independently finance their retirement by starting sooner rather than later. *May be eligible for insurance and professional designation continuing education credit.*

### Ethical Actions Surrounding Suitable Recommendations

Provides scenario based situations requiring the registered representative to make ethical decisions and take appropriate action when considering the suitability of a recommendation of a financial product to a client. *May be eligible for insurance and professional designation continuing education credit.*

### Ethical Concerns of the Property & Casualty Professional

Discusses ethical principles for the property and casualty professional including scenarios illustrating the application process, client communication and claim assessment and settlement. *May be eligible for insurance and professional designation continuing education credit.*

### Ethical Issues in the Financial Services Industry

Looks at real-world ethical concerns encountered by registered representatives and insurance agents in their day-to-day interaction with customers. Presented as a series of case studies, provides scenarios filled with ethical issues and requires the application of fundamental ethical principles to resolve. An ethical analysis of each situation follows each scenario. *May be eligible for insurance and/or professional designation continuing education credit.*

### Ethical Practices for Office Employees

Scenario based ethical conversations applicable to office employees, particularly those who are not registered.

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

### Fiduciary Responsibilities

Defines fiduciary responsibility in the role of a Registered Representative. Discusses the complex fiduciary relationship governing the legal and ethical activities of those in positions of authority with respect to clients' assets or their personal affairs. Reviews the differences between fiduciary responsibilities of a registered representative and an investment advisor and the many securities industry regulations apply to both. Examines the role of a registered representative as a fiduciary, and the high standards of loyalty and duty of care owed to their clients.

### Fire and Other Hazards

Fire, hazardous material spills and other obstacles and perils and appropriate coverage for such events are reviewed in this material. *May be eligible for insurance and professional designation continuing education credit.*

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

### Harassment and Discrimination in the Workplace, Second Edition

Discusses various forms of discrimination and harassment that may occur in the workplace, and the potential consequences of engaging in such behavior. Guidelines for avoiding charges of harassment or discrimination are covered. Discusses the types of harassment and discrimination in the workplace; the penalties and sanctions that exist and the steps that can be taken to minimize the risk of harassment and discrimination.

### Helping Clients Navigate an Unstable Economy

Provides guidance on how to communicate with clients and guide them through an unstable economy including turbulent markets and funding for future needs.

### Home-Based Business Coverages

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

### Importance of Ethical Actions

Solid ethical decision-making in the insurance industry creates a solid foundation for your reputation and your business. This course provides examples of good and poor decisions made and the likely results. *May be eligible for insurance and professional designation continuing education credit.*

### Institutional Sales: Prime Brokerage

Covers prime brokerage accounts and bundled services that include but are not limited to securities lending, leveraged trade executions and cash management.

### Institutional Sales: Rule 10b-21

Discusses the features, functions, benefits and pitfalls of short sales and the liability involved with such activities. Specifically focuses on Rules 10b-21.

### An Overview of Insurance for the Construction Business

Provides an overview of the requirements on behalf of the insurer and the insured when the risk is within the construction arena. *May be eligible for insurance and professional designation continuing education credit.*

### Insurance Litigation Support

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

### Investigation and Evaluation of Property and Casualty 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. *May be eligible for insurance continuing education credit.*

### An Investment Adviser's Guide to Asset Allocation in Managed Accounts and Wrap Fee Programs

The services provided by a wrap account are described, including asset investment services, portfolio management, and execution services. The advantages and disadvantages of wrap accounts are discussed, as are regulatory requirements, suitability and other regulatory concerns, mutual fund asset allocation programs are described, as well as risk factors associated with such accounts.

### Investment Advisers: Code of Conduct

Dedicated to the adviser's fiduciary responsibilities including making reasonable investment recommendations independent of outside influences, best execution of trades and to make reasonable inquiry into the client's investment objectives, financial situation and other relevant factors and concludes with a discussion on the importance of putting the client's interests ahead of all others.

### Investment Advisers: Disclosure Responsibilities

Covers the duty to disclose all information surrounding the client relationship. This includes available services, who is providing the services, fees and other expenses that will be incurred, manner of compensation, affiliations with other financial services firms and potential conflicts of interest.

### Life Insurance Policies and the Protection and Peace of Mind They Provide

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

### Limitations, Restrictions and Prohibitions of Non-Cash Compensation

Gifts, Gratuities and Non-Cash Compensation on both the giving and receiving side of the equation can sometimes create a gray area that generates concern over appropriateness and value. Discusses these issues as outlined by MSRB Rule G-20.

### Limitations, Restrictions and Prohibitions of Political Contributions

Explores the rules that apply to brokers, dealers and municipal securities dealers, municipal finance professionals and political action committees with regard to the municipal securities business as reflected in MSRB Rules G-37 and G-38.

### Liquor Liability

Many commercial establishments including restaurants, bar and grill 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. *May be eligible for insurance and professional designation continuing education credit.*

### Long Term Care Planning for Seniors: Moving Forward with Reverse Mortgages, Viaticals and Life Settlements

A senior citizen's level of financial independence can determine his or her ability to maintain dependence in other areas. This course discusses three products seniors have available for use in maintaining that financial independence: reverse mortgages, viatical settlements and life settlements.

### An Overview of Medicare (CPE Edition)

Overview of the Medicare prescription drug benefit, benefit features, eligibility, access to coverage, cost of coverage and enrollment are discussed. Sources of additional information about these topics are identified. Includes a discussion of the elements that need to be a part of the Medicare beneficiary's choice of the plan that best suits his or her needs. *May be eligible for CPE designation continuing education credit.*

### OBA: Reportable Investment-Related Activities

Delineates steps to be taken by a registered representative when their outside business activities become a conflict of interest with their role with their broker-dealer.

### Preventing Financial Calamity by Being Prepared When Disasters Strikes

Hurricanes, floods, earth quakes, landslides, avalanches are events that are out of human control. This course provides an overview of how to protect your client information, continue your business processes and avoid or lessen financial disasters resulting from such events. It also provides methods and suggestions to properly evaluate and assess clients' needs and providing appropriate financial and business succession plans. *May be eligible for insurance and professional designation continuing education credit.*

### Prevention of Harassment and Discrimination: Supervisory Responsibilities

Discusses various forms of discrimination and harassment that may occur in the workplace and the potential consequences of engaging in such behavior. Guidelines for avoiding charges of harassment or discrimination are covered as well as supervisory responsibilities in harassment and discrimination scenarios, the penalties and sanctions that exist for harassment and discrimination; and the steps that can be taken to minimize those risks.

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

### Protection of Nonpublic Information

Governing bodies in the financial services industry are aggressively regulating the manner in which customer privacy and protection of individual's personal information is handled. Focuses on rules and regulations in place regarding privacy and protection, required notification and what to do in the event a customer's privacy is violated.

### Recognizing and Responding to Red Flags

Centers around identifying red flags, stopping the current activity, reviewing the issue and taking the necessary steps to report red flag issues.

### Recommending Riders to Create a Complete Coverage Package

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

### Refraining from Unethical Behavior

A small loan to a client, a loan from a client, payments between registered representatives, commissions, referral fees...this course is designed to draw the line between what is and is not acceptable with regard to payments in various scenarios focusing on situations that are in the gray area of right and wrong. *May be eligible for professional designation continuing education credit.*

### Regulation S-P

All financial services professionals are bound to protect client privacy. This concept is evidenced through the implementation of Regulation S-P of the Gramm-Leach-Bliley Act requiring financial institutions to adopt written policies and procedures to maintain and safeguard client privacy. This course reviews the regulation in detail. *May be eligible for insurance and professional designation continuing education credit.*

### Regulatory Essentials: Business Conduct

As part of the RegEd Regulatory Essentials Series; this course provides an overview of the regulatory requirements for conducting business in the securities industry.

### Regulatory Essentials: Handling Customer Accounts

As part of the RegEd Regulatory Essentials series, this course provides an overview of rules and regulations that guide the registered representative in the appropriate process of handling customer accounts.

### Regulatory Essentials: Registration and Reporting

As part of the RegEd Regulatory Essentials series; this course provides an overview of the registration and reporting processes for individuals working within the securities industry.

### Retirement Options and the Role of the Financial Planner

Provides an accounting for a variety of retirement options, features and benefits and the role of the financial planner and/or investment advisor in guiding clients in making sound decisions. *May be eligible for professional designation continuing education credit.*

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

### 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. *May be eligible for insurance continuing education credit.*

### Sales Practices

Spotlights sales practices, proper disclosure and provides guidance on how to avoid the albatross that a bad reputation and deceptive sales practices may create.

### A Definition of Selling Away

Discusses how receiving compensation for private securities transactions without notifying your firm of the transaction, or if your firm has disapproved of it, is frequently called selling away. Covers scenarios in which selling away violates firms' policies and FINRA rules, and can result in disciplinary action and the imposition of sanctions against a registered representative by FINRA. Discusses, defines and illustrates selling away, and the rules and regulations surrounding such activity.

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

### 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. *May be eligible for insurance continuing education credit.*

### Suitability of Annuity Transactions

State and Federal regulators are aggressively advocating and implementing safeguards around the sales and suitability of annuities. These regulators are looking to the supervisory staff of financial institutions to enforce the rules and guidelines. This course provides an in-depth accounting of the role, responsibilities and supervisory functions with regard to the full array of annuity products. *May be eligible for insurance and professional designation continuing education credit.*

### Supervision Annual Update 2009

Provides an update on the securities-focused events regarding supervisory issues that occurred during the 2008 calendar year. *May be eligible for professional designation continuing education credit.*

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

**Go online and see our complete catalog. And don't forget, custom courses are our specialty. If you don't see what you need, call us, we can create a course to meet your exact specifications in no time!**

**Contact us at [sales@reged.com](mailto:sales@reged.com) or 800.334.8322 option #6.**