

## New 2008 Training Options



We are pleased to provide this directory of NEW RegEd course offerings for 2008. Our Education Services team, together with RegEd subject matter experts and RegEd's content user group combed new industry regulations, news and events to identify the topics top representatives and agents must know. We are confident that this list represents the best new education offerings to maximize productivity, ensure compliance and increase sales effectiveness.

As you may know, RegEd is always happy to create custom courses to meet our clients' specific needs. If you require a course that is not in our comprehensive catalog, give us a call. Financial Services Education is our business.

## SECURITIES

### **2821: Rules and Regulations Surrounding Deferred Variable Annuities**

*2821: Rules and Regulations Surrounding Deferred Variable Annuities* is a discussion outlining certain FINRA recommendations and/or requirements relating to the nature of deferred variable annuity transactions and includes the suitability obligation, principal review and approval requirements, supervisory procedure requirements, and training requirements.

### **Anti-Money Laundering Annual Update 2008**

*Anti-Money Laundering (AML) Annual Update 2008* defines AML and outlines the regulatory updates and developments that occurred during the 2007 calendar year affecting broker-dealers' AML programs.

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

*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.

### **Catering to Senior Investors**

*Catering to Senior Investors* focuses on suitability issues, sales practices, laws, regulations, ethical principles and the developments surrounding the sale of investment products to seniors.

### **Electronic Communication: Review and Supervision**

*Electronic Communication: Review and Supervision* discusses FINRA definitions of electronic communications and recommendations for adopting the required supervisory procedures.

### **Ethical Decisions are not Optional**

*Ethical Decisions are not Optional* describes ethical practices for registered and non-registered individuals in the securities industry and provides suggestions for promoting individuals' awareness of ethical issues surrounding their day-to-day decisions.

### **Information Barriers: Preventing Disclosure of Non-Public Information**

*Information Barriers: Preventing Disclosure of Non-Public Information* describes best practices for establishing effective information barriers and appropriate supervisory measures that prevent internal disclosure of non-public information.

### **Institutional Investor Communication**

*Institutional Investor Communication* outlines rules and regulations surrounding communications distributed to institutional customers and the responsibility of monitoring such communication.

### **Supervision Annual Update 2008**

*Supervision Annual Update 2008* defines Supervision, the responsibilities of a supervisor pursuant to FINRA rules and guidance and discusses events that occurred on the subject of Supervision in the previous calendar year.

## SPOTLIGHT SERIES

The spotlight series offers training on a single topic per course providing the learner with the opportunity to focus on specific areas of interest. These courses are 30 to 45 minutes in length and include a 10 to 20 question exam based on the study material. The spotlight series is appropriate for both the newly registered representative as well as the seasoned professional.

### Highlights of Alternative Investments

*Highlights of Alternative Investments* will address hedge funds, exchange traded funds and non-purpose margin loans and the rules and regulations surrounding such products.

### Business Continuity Plans

*Business Continuity Plans* defines and reviews vulnerabilities, rules, updates and approvals of business continuity plans.

### Maintaining Books and Records

*Maintaining Books and Records* reviews records that must be maintained by associated persons, records that must be maintained regarding activities of each office, records of the review and approval of communications with the public and other miscellaneous provisions.

### Communicating Electronically

*Communicating Electronically* reviews general compliance requirements, communications with the public, supervision (conduct rule 3010) as well as use of email and instant messaging, electronic chat rooms and websites.

### Guidance Regarding Gifts and Gratuities

*Guidance Regarding Gifts and Gratuities* defines and reviews duties of employees and agents, FINRA rule 3060 and exclusions from the rule, valuing a gift, gift aggregation, personal gifts, de minimis gifts, promotional and commemorative items, business entertainment, employment and compensation for services, supervision and recordkeeping requirements.

### Understanding Insider Trading

*Understanding Insider Trading* defines insider trading, who is an insider, material information, trading ahead, criminal penalties, employee liability, reporting requirements and barriers.

### A Guide to Outside Business Activities

*A Guide to Outside Business Activities* defines outside business activities, FINRA Rules 3030 and 3040, unrestricted OBAs, common restrictions of OBAs and disclosure requirements.

### A Definition of Selling Away

*A Definition of Selling Away* discusses, defines and illustrates selling away and the rules and regulations surrounding such activity.

### Customer Data Protection and Security

*Customer Data Protection and Security* addresses vulnerabilities, updates, rules and approvals with regard to safeguarding customer information

### An Overview of Structured Products

*An Overview of Structured Products* is an introduction to, and overview of, structured products as well as industry rules and regulations surrounding marketing and sale of such products.

### A Roadmap for Life Settlements

*A Roadmap for Life Settlements* outlines commissions, marketing tactics, security sale obligations, suitability, due diligence, best execution, training, supervision, and associated person's compensation with regard to life settlements.

### An Introduction to Annuities

*An Introduction to Annuities* provides a definition and overview of annuities, as well as customer suitability.

### Estate Planning Basics

*Estate Planning Basics* takes a look at basic estate planning concepts such as wills and trusts, powers of attorney and designation of advocates as part of an overall investment and wealth management strategy.

### Retirement Planning Defined

*Retirement Planning Defined* provides an overview and definitions of a variety of retirement plans including 401(k), defined benefit, defined contribution, profit sharing and IRAs.

### A Mutual Funds Overview

*A Mutual Funds Overview* discusses open-end funds, exchange traded funds, equity funds, bond funds, money market funds, hedge funds and mutual funds versus other investments including share classes and load and expenses.

# Course Announcement

## FUTURES INDUSTRY

### Anti-Money Laundering for the Futures Industry

*Anti-Money Laundering for the Futures Industry* defines AML and outlines the AML requirements and developments affected individuals associated with the National Futures Association.

### Ethical Guidelines and Best Practices for the Futures Industry

*Ethical Guidelines and Best Practices for the Futures Industry* is designed to assist financial professionals in their understanding of ethics by addressing the specific ethical issues that confront NFA member firms and their registered associates in the sales of futures products. The course concludes with four case studies.

### Guiding Principles of the Foreign Exchange Market

*Guiding Principles of the Foreign Exchange Market* is designed to help those individuals whose firms are subject to the jurisdiction of the CFTC under the Commodity Exchange Act understand the compliance with the relevant Forex regulations as described under the National Futures Association (NFA) guidelines. The course will, among other things, discuss NFA rules and interpretive notices concerning Forex transactions.

## INSURANCE

### Regulation 60: Doing Business in New York

*Regulation 60: Doing Business In New York* describes the procedures to be followed with respect to internal and external replacements of life insurance and annuity contracts, including variable contracts, and outlines the requirement to provide certain hypothetical illustrations to prospective customers when a variable life insurance or annuity contract is to be replaced with another. *This course may be eligible for insurance and/or professional designation continuing education credit.*

### Clients Other Than Natural Persons

*Clients Other Than Natural Persons* provides general guidance in identifying the natural person given authority to open and manage accounts owned by other than natural persons (businesses, trusts, estates, associations, etc.), documenting that identification and verifying the means by which that authority has been given. *This course may be eligible for insurance and/or professional designation continuing education credit.*

### Long Term Care: An In-Depth View

*Long Term Care: An In-Depth View* offers a microscopic view of the pressing need for long term care planning; the aging of the population; socioeconomic factors contributing to the need for long term care and answers the question of how society will address the needs of an ever growing population. *This course may be eligible for insurance and/or professional designation continuing education credit.*

### Ethical Guidance for Insurance Professionals

*Ethical Guidance for Insurance Professionals* addresses ethics in the insurance industry, discusses the difference between ethical and legal issues and outlines methods for promoting employee awareness of ethical issues. *This course may be eligible for insurance and/or professional designation continuing education credit.*

### Oregon Insurance Laws and Regulations

*Oregon Insurance Laws and Regulations* offers an in-depth view of Oregon Producer Regulations pertinent to individuals who are licensed to sell life and health insurance in Oregon. Specifically, the course addresses some of the laws and regulations that govern a producer's activity in the field and the standards he or she is held to when soliciting, recommending and placing life insurance and annuity contracts. *This course may be eligible for insurance and/or professional designation continuing education credit.*

### Partnership Insurance Programs: A Long Term Care Companion

*Partnership Insurance Programs: A Long Term Care Companion* offers an overview of State Long-Term Care Partnership Programs and their relationship to the Long-Term Care Insurance Regulations, including consumer and agent education as well as agent responsibilities to consumers. *This course may be eligible for insurance and/or professional designation continuing education credit.*

### Executive Compensation Planning: Recruiting, Rewarding and Retaining Executives

*Executive Compensation Planning: Recruiting, Rewarding and Retaining Executives* provides information on supplemental cash and non-cash benefits to executives and highly compensated employees who hold key positions in a business entity is an important factor for businesses wishing to establish and maintain economic viability in the marketplace. This course will explain how executive compensation planning can be used to maintain a business' talent pool, recruit new talent and retain valuable employees in the most cost-effective manner. *This course may be eligible for insurance and/or professional designation continuing education credit.*

# Course Announcement

## PROPERTY AND CASUALTY COURSES

### **The Impact of the Terrorism Risk Insurance Act**

*The Impact of the Terrorism Risk Insurance Act* discusses The Terrorism Risk Insurance Act (TRIA) and addresses the issues of filing disclosure notices, outlines policy language and the applicable rates that are discussed in the Act. *This course may be eligible for insurance and/or professional designation continuing education credit.*

### **Catastrophic Loss: An Insight to Large Liability Exposures**

*Catastrophic Loss: An Insight to Large Liability Exposures* defines catastrophic losses and exposures and outlines policies and procedures for individual insurers to establishing company thresholds for defining a catastrophic loss. *This course may be eligible for insurance and/or professional designation continuing education credit.*

### **A Guide to Commercial Automobile Coverage and Claims**

*A Guide to Commercial Automobile Coverage and Claims* addresses issues surrounding writing commercial auto insurance including policy forms, rules and rates practices. *This course may be eligible for insurance and/or professional designation continuing education credit.*

### **Identity Theft and Privacy Concerns in the Insurance Industry**

*Identity Theft and Privacy Concerns in the Insurance Industry* addresses rules and regulations regarding data security laws and outlines suggested policies and procedures to mitigate and prevent identity theft and disclosure of customer personal information and the manner in which insurers handle claims surrounding these issues. *This course may be eligible for insurance and/or professional designation continuing education credit.*

### **Insurance Law: Case Studies in Agent Responsibility**

*Insurance Law: Case Studies in Agent Responsibility* will provide a series of case studies looking at the agents responsibilities, together with an analysis of each situation offered. *This course may be eligible for insurance and/or professional designation continuing education credit.*

### **Insurance Fraud**

*Insurance Fraud* discusses and describes insurance regulations regarding fraudulent insurance activities, including detection, monitoring and appropriate referral for investigation of insurance crimes, both by and against consumers. *This course may be eligible for insurance and/or professional designation continuing education credit.*

***Many of RegEd's new course offerings are currently under development; please confirm the anticipated launch date with your account manager or sales rep when planning your 2008 training.***

**If you are interested in learning more about these updates, please contact Sales at [sales@reged.com](mailto:sales@reged.com).**