



SUPER CE PROGRAM COURSES

PROGRAM #	CLASSROOM	CORRESPONDENCE	CREDIT HOURS
1	Planning with Medicare	Advisors Guide to Medicare and Medicaid	12 credit hours in all states with the following exceptions: (see Appendix)
2	Wealth Transfer Planning After ATRA of 2012	Estate Planning	20 credit hours in all states with the following exceptions: (see Appendix)
3	Managing Retirement Income	Guide to Retirement Planning Strategies	21 credit hours in all states with the following exceptions: (see Appendix)
4	Retirement Income Planning	Retirement Income Strategies	20 credit hours in all states with the following exceptions: (see Appendix)
5	Small Business Retirement Plans	Retirement Plans for Small Businesses	20 credit hours in all states with the following exceptions: (see Appendix)
6	401(k) Primer	The Advisors Guide to 401(k) Plans	13 credit hours in all states with the following exceptions: (see Appendix)
7	IRA Planning	The Advisors Guide to IRAs	15 credit hours in all states with the following exceptions: (see Appendix)
8	Suitability of Annuities	The Advisors Guide to Annuities & Ethical Practices	9/3 credit hours in all states with the following exceptions: (see Appendix)
9	Planning with Social Security and Medicare	The Advisors Guide to Social Insurance Programs	17 credit hours in all states with the following exceptions: (see Appendix)
10	Planning with Social Security	The Advisors Guide to Social Security Benefits	8 credit hours in all states with the following exceptions: (see Appendix)

If offering classroom credit add one (1) credit for the classroom course to the total credits above EXCEPT: CA, MA, NY, OR & VA. (Credit hours are subject to change due to course renewals.)

Last reviewed on: 02/06/2019.

SUPER CE PROGRAM COURSE DESCRIPTIONS

PROGRAM #1

CLASSROOM COURSE: PLANNING WITH MEDICARE

The objective of this course is to provide the financial/insurance professional with a comprehensive review of Medicare and Medicare Supplemental Insurance (Medigap) policies. The course will describe in detail what a financial professional must do to clearly, accurately, and appropriately explain these plans to their client so that they can make an educated decision about their health care plans.

CORRESPONDENCE COURSE: ADVISORS GUIDE TO MEDICARE AND MEDICAID

Advisors Guide to Medicare and Medicaid provides a detailed study of Medicare, Medigap policies, and Medicaid. In each of these programs, the areas of eligibility, enrollment, benefits, deductibles, and co-payments are analyzed in great detail. This course also includes a chapter on Medicaid Planning discussing the issue of transferring assets during the "crisis stage," use of Trusts, qualifying Medicaid Annuities and Promissory Notes. The new 2010 Medicare supplement plans are explained in detail as is how the Patient Protection and Affordable Care Act of 2010 affect Medicare and Medicaid.

PROGRAM #2

CLASSROOM COURSE: WEALTH TRANSFER PLANNING AFTER ATRA OF 2012

Wealth Transfer Planning After ATRA of 2012 - This course is designed to give the insurance and financial professional a clear understanding of the estate planning process and the many changes after the enactment of the American Taxpayers Relief Act of 2012, and the Tax Cuts and Jobs Act of 2017.

CORRESPONDENCE COURSE: ESTATE PLANNING

There is a widespread misconception that "estate planning" is of importance only to the wealthy. This is due, in part, to the emphasis of the financial service industry on planning for estate taxes, which only concern larger estate owners. The truth of the matter is, every person, young or old, who has a family or owns property, needs an estate plan. A good estate plan will allow a person to reach desired economic, legal, and personal objectives. Estate Planning is an educational tool to help financial advisors through the maze of programs, rules and regulations that affect many if not all of their clients, their spouses and dependents.

The course is broken down into four sections.

- I. The first section will cover the basics, i.e. why planning is essential, and the fundamental elements; Property; Probate; Wills; as well as planning for Incapacitation.
- II. The second section continues by discussing estate taxation and analysis.
- III. The third section will review trust planning; introducing the various trusts available.
- IV. Section four focuses on advanced strategies: GRATs, IDGTs, FLPs, Assets, U.S. Citizens, Resident Aliens, and Charitable Giving.

PROGRAM #3

CLASSROOM COURSE: MANAGING RETIREMENT INCOME

The purpose of this course is to give financial professionals a clear understanding of the challenges faced by retirees in the 21st century. Subjects in the course will include an overview of the retirement planning market, the five steps in the retirement planning process, how to assess a retiree's income needs, a review of the different sources of retirement income (including Social Security, qualified retirement plans, IRAs and fixed and variable annuities) as well as the various risks in retirement income planning. In addition, the course will review the importance of planning for health care and long-term care planning.

CORRESPONDENCE COURSE: GUIDE TO RETIREMENT PLANNING STRATEGIES

This course has been developed to give the advisor (licensed agent) a complete guide in the retirement planning strategy process. The course will focus on the five step retirement planning process and examine the various risk factors needed to be considered when developing a retirement plan for your client. It will examine the various sources of retirement income based on the three-legged stool (Social Security, Employer Sponsored Retirement Plans, Savings and IRAs) and introduce a fourth leg to the stool consisting of insurance products and working in retirement. Also addressed is the complex topic of retirement plan distributions and the many rules and regulations that surround this issue. Finally, the course addresses the subject of health care and long-term care planning in retirement with a discussion of Health Savings Accounts, Medicare, and LTC Planning with the use of LTCL and Hybrid LTCL policies as well as the use of reverse mortgages.

PROGRAM #4

CLASSROOM COURSE: RETIREMENT INCOME PLANNING

This course has been developed to give the agent a complete understanding of the importance of developing a retirement income plan for their clients. The course will consist of five sections:

- I. The methods used by advisors to determine how much income is needed to maintain a client's lifestyle in retirement;
- II. The Sources of Retirement Income;
- III. The Risks to Retirement Income;
- IV. Use of Income Annuities; and
- V. Health Care and Long-term Care Costs in Retirement.

CORRESPONDENCE COURSE: RETIREMENT INCOME STRATEGIES

This course is an exhaustive examination of the various retirement income strategies that can be used to assist clients in meeting their goal of maintaining their lifestyles in a retirement that may exceed 30-40 years. This course will analyze the various retirement income tools, various retirement income strategies: Systematic withdrawal plans (SWP); and bucket (time segmentation) strategies, the role of Social Security, as well as the benefits of using income annuities and life insurance. In addition, the course will also examine the importance of planning for long term care using either LTC insurance and/or hybrid LTC policies.

PROGRAM #5

CLASSROOM COURSE: SMALL BUSINESS RETIREMENT PLANS

Small businesses constitute an essential element of the U.S. economy. Approximately 34 million small businesses operate in the United States, making up the vast majority of employer firms in the country. Collectively, these small businesses employ nearly 60 million workers or approximately half of all private sector employees. This course is designed to provide an overview of the diverse business structures and the benefit plans available to each.

CORRESPONDENCE COURSE: RETIREMENT PLANS FOR SMALL BUSINESSES

Small businesses constitute an essential element of the U.S. economy. Approximately 30 million small businesses operate in the United States, making up the vast majority of employer firms in the country. Collectively, these small businesses employ nearly 80 million workers or approximately half of all private sector employees. This course is designed to review and clarify the diverse business structures and the benefit plans available to each.

For decades, the tax law has included special rules to provide various benefits or incentives to small businesses or to exclude them from a burdensome rule. Yet, the federal tax law has no single, uniform definition of small business. Instead, as recently illustrated by the Small Business Jobs Act of 2010, such businesses may be defined based on gross receipts, assets, capital, entity type, number of shareholders or amount of some outlay, such as start-up expenditures. Even with the same base, such as gross receipts, small is defined with varying dollar amounts.

PROGRAM #6

CLASSROOM COURSE: 401 (K) PRIMER

This course provides the financial professional with an in-depth overview of the 401(k) market, explaining the eligibility, types and designs of 401(k) plans, contributions/distributions, investment vehicles, nondiscrimination testing, vesting schedules, and the tax consequences of distributions through loans and hardship withdrawals.

CORRESPONDENCE COURSE: THE ADVISORS GUIDE TO 401(K) PLANS

This course has been developed to enhance the Advisors 401(k) knowledge and provide updates on the most recent 401(k) plan guidance. With recent tax law changes, Department of Labor requirements and court settlements, this course extends beyond the basics to cover special 401(k) testing rules and design options, as well as, ERISA and fiduciary responsibilities of the “parties of interest.”

PROGRAM #7

CLASSROOM COURSE: IRA PLANNING

This course is designed to give the financial and insurance professional an in-depth review of individual retirement arrangements.

CORRESPONDENCE COURSE: THE ADVISORS GUIDE TO IRAS

This course has been developed to give the advisor (licensed agent) a complete guide in the retirement planning process. The course will focus on the five step retirement planning process and examine the various risk factors needed to be considered when developing a retirement plan for your client. It will examine the various sources of retirement income based on the three-legged stool (Social Security, Employer Sponsored Retirement Plans, Savings and IRAs) and introduce a fourth leg to the stool consisting of insurance products and working in retirement. Also addressed is the complex topic of retirement plan distributions and the many rules and regulations that surround this issue. Finally, the course addresses the subject of health care and long-term care planning in retirement with a discussion of Health Savings Accounts, Medicare, and LTC Planning with the use of LTCL and Hybrid LTCL policies as well as the use of reverse mortgages.

PROGRAM #8

CLASSROOM COURSE: SUITABILITY OF ANNUITIES

This course provides the definition and classification of the various types of annuities highlighting the features, benefits and payout options of each. It also provides an in-depth look at the ethical responsibilities of the insurance producer and the laws and regulations governing the suitability of annuities.

CORRESPONDENCE COURSE: THE ADVISORS GUIDE TO ANNUITIES AND ETHICAL PRACTICES

This course has been developed to give the financial and insurance professional a complete guide to understanding annuities, annuity tax laws and contract structure, and their suitability and ethical marketing practices.

PROGRAM #9

CLASSROOM COURSE: PLANNING WITH SOCIAL SECURITY AND MEDICARE

This course is designed to give the financial advisor/insurance professional a clear understanding of the importance of Social Security and Medicare planning as part of their clients' overall retirement plan. The course will review the following: The various Social Security programs, who qualifies and the benefits made available; How to calculate Social Security benefits; How to maximize Social Security Benefits for your clients; the various Medicare Programs, their benefits and their costs; How to choose the proper Medigap Policy and the Differences between Medicare and Medicaid.

CORRESPONDENCE COURSE: THE ADVISORS GUIDE TO SOCIAL INSURANCE PROGRAMS

The Advisors Guide to Social Insurance Programs is an educational tool to help advisors through the maze of programs, rules and regulations that affect many if not all of their aging Baby Boomer clients, their spouses and dependents. The course is broken down into three sections to give the advisor an understanding of the various benefits of the Social Security, Medicare and Medicaid programs.

PROGRAM #10

CLASSROOM COURSE: PLANNING WITH SOCIAL SECURITY

The Old-Age, Survivor and Disability Insurance (OASDI), which for most Americans means Social Security, is the largest income-maintenance program in the United States. Based on social insurance principles, the program reaches almost every family, and at some point will touch the lives of nearly all Americans. Today, nearly one in six Americans receives a benefit from Social Security. This program can be the foundation of a well-designed retirement plan. And, for many Americans, their only retirement plan.

CORRESPONDENCE COURSE: THE ADVISORS GUIDE TO SOCIAL SECURITY BENEFITS

The Advisors Guide to Social Security Benefits has been written primarily for financial and insurance advisors to increase their knowledge and comfort zone to be able to assist their clients in navigating the often-complex world of Social Security Benefits. While the rules governing Social Security are complex, this study material will equip the advisor with the information and heuristics to make the most of Social Security benefits. Although there is never just one right answer for the questions client may ask about Social Security, it is important to understand the options available in each client's case.

APPENDIX

Classroom/Correspondence credit hour exceptions listed below by program number.

PROGRAM #1

CLASSROOM COURSE: PLANNING WITH MEDICARE

CORRESPONDENCE COURSE: ADVISORS GUIDE TO MEDICARE AND MEDICAID

States	Credit Hours
AK & WA	9
FL, OH & SD	10
NY	15
OR, SC & WY	8
CFP	5
CIMA / CPWA	5 OR 10

PROGRAM #2

CLASSROOM COURSE: WEALTH TRANSFER PLANNING AFTER ATRA OF 2012

CORRESPONDENCE COURSE: ESTATE PLANNING

States	Credit Hours
CA	17
FL	21
GA, IL, KS, TX, UT & WV	12
MS	16
NM & NY	15
OH & SD	10
OR	8
WA	4
CFP	10
CIMA / CPWA	5 OR 10

PROGRAM #3

CLASSROOM COURSE: MANAGING RETIREMENT INCOME

CORRESPONDENCE COURSE: GUIDE TO RETIREMENT PLANNING STRATEGIES

States	Credit Hours
CA, DE & FL	17
GA	11
IL, TX, UT & WA	12
KY	14
MO & MS	16
NM & NY	15
OH & SD	10
CFP	10
CIMA / CPWA	5 OR 10

PROGRAM #4

CLASSROOM COURSE: RETIREMENT INCOME PLANNING

CORRESPONDENCE COURSE: RETIREMENT INCOME STRATEGIES

States	Credit Hours
AK, DE, FL & WY	17
CA, MO & MS	16
GA, OH & SD	10
IL, IN, KY, TX & UT	12
NM & NY	15
OR & WA	9
CFP	10
CIMA / CPWA	5 OR 10

PROGRAM #5

CLASSROOM COURSE: SMALL BUSINESS RETIREMENT PLANS

CORRESPONDENCE COURSE: RETIREMENT PLANS FOR SMALL BUSINESSES

States	Credit Hours
AK	14
CA	17
IA & OK	18
IL, IN, KS, KY, TX, UT & WV	12
LA, MO & MS	16
NM & NY	15
OH, RI & SD	10
OR	8
WA	2
CFP	10
CFP / CIMA / CPWA	5 OR 10

PROGRAM #6

CLASSROOM COURSE: 401(K) PRIMER

CORRESPONDENCE COURSE: THE ADVISORS GUIDE TO 401(K) PLANS

States	Credit Hours
AK & OR	8
FL	16
GA	9
HI	11
IL, IN, KY, TX & UT	12
NM & NY	15
OH & SD	10
WA	3
CFP / CIMA / CPWA	5

PROGRAM #7

CLASSROOM COURSE: IRA PLANNING

CORRESPONDENCE COURSE: THE ADVISORS GUIDE TO IRAS

States	Credit Hours
FL	17
GA	13
IL, KY, TX & UT	12
LA, NE &	14
OH & SD	10
WA	N/A
CFP	10
CFP / CIMA / CPWA	5 OR 10

PROGRAM #8

CLASSROOM COURSE: SUITABILITY OF ANNUITIES

CORRESPONDENCE COURSE: THE ADVISORS GUIDE TO ANNUITIES & ETHICAL PRACTICES

States	Credit Hours
AR	9/2
CA	12/3
DC	6/3
FL, NM, NY & PA	15
GA	11/3
IL	12
OH	10/3
SD	10
CFP	10
CFP / CIMA / CPWA	4/1 OR 8/2

PROGRAM #9

CLASSROOM COURSE: PLANNING WITH SOCIAL SECURITY AND MEDICARE

CORRESPONDENCE COURSE: THE ADVISORS GUIDE TO SOCIAL INSURANCE PROGRAMS

States	Credit Hours
GA, OH & SD	10
IL, IN, KY, RI, TX & UT	12
MO & MS	16
NE	13
NM & NY	15
CFP	10
CFP / CIMA / CPWA	5 OR 10

PROGRAM #10

CLASSROOM COURSE: PLANNING WITH SOCIAL SECURITY

CORRESPONDENCE COURSE: THE ADVISORS GUIDE TO SOCIAL SECURITY BENEFITS

States	Credit Hours
GA	5
HI	7
NY	10
SC & WA	6
CFP / CIMA / CPWA	5