



QUEST CE

THE NEXT GENERATION OF COMPLIANCE TRAINING SOLUTIONS

2012

Instructor-Led Course Catalog



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Quest CE offers an extensive library of Instructor-Led continuing education (CE) courses to satisfy State Insurance and Professional Designation credits. Quest CE has courses covering a wide variety of topics that will provide your wholesalers with the training options that meet your agents needs.

INSTRUCTOR-LED 2012 CE COURSE CATALOG





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INSTRUCTOR-LED CE COURSE DESCRIPTIONS



Advanced Annuity Concepts

Minutes	60
Credit(s)	1

This course takes an in-depth look at annuity taxation and structure. This course explores the history of annuity taxation, addressing all major tax laws. It also describes current taxation with respect to annuitization, death benefits, withdrawals, and distributions. It also concentrates on the structural aspects of the annuity contract and how structure can impact beneficiaries upon the death of the owner.

Topics

- *Taxation of Annuities*
- *Structuring the Annuity Contract*

Advanced Annuity Concepts 2

Minutes	120
Credit(s)	2

This course takes in-depth look at annuity taxation and structure, qualified plan distributions, and variable annuitization. This course explores the history of annuity taxation, addressing all major tax laws. It also describes current taxation with respect to annuitization, death benefits, withdrawals, and distributions. It also concentrates on the structural aspects of the annuity contract and how structure can impact beneficiaries upon the death of the owner. It presents a detailed look at the qualified plan market. It explores the advantages of using annuities for qualified plan assets covering all pertinent IRS qualified plan code sections and penalties.

It also addresses in detail all regulations and issues related to pre-59 ½ distributions and required minimum distributions at age 70 ½. The course provides a greater understanding of the potentially complex rules and regulations of the qualified plan market. This course also provides the attendee with an understanding of variable annuitization-- what it is and why it is important in today's marketplace. It explains the mechanics of variable annuitization and how it compares to fixed annuitization and systematic withdrawal.

Topics

- *Taxation of Annuities*
- *Structuring the Annuity Contract*
- *Variable Annuitization*
- *What Is Variable Annuitization and Why Is It Important*
- *How Does Variable Annuitization Work*
- *Variable Annuitization Compared to Other Distribution Methods*
- *Choosing What's Best for the Client*
- *Qualified Plan Distributions*

Advanced Asset Allocation

Minutes	120
Credit(s)	2

The objective of this course is to provide an understanding of the concepts of asset allocation and it's important in financial planning. The topics covered include the definitions of asset allocation and asset classes, the concepts of risk and how it relates to the asset allocation process, and a discussion of the client information that is needed to properly allocate the client's assets.

The area of risk is covered in detail defining the types of risk and measures of risk. In addition, three different performance measurements are explained including detailed examples. The course also includes practical information on utilizing asset allocation within a variable annuity. The student will learn the importance of asset allocation in the overall financial planning process and how to develop an asset allocation for their clients.

Topics

- *Where Do I Begin*
- *Beginnings of Asset Allocation*
- *Defining Types of Risks*
- *Measures of Risks*
- *Portfolio Selection*
- *Active Vs. Passive Investing*
- *Performance Measures*

Annuities 101

Minutes	60
Credit(s)	1

This course provides the student with an overview of annuities. It discusses the definition of an annuity including the purpose, design and phases of the product. Different contract structures are presented and different types of annuities are compared. A fixed and variable annuity is compared and discusses the advantages and disadvantages of each.

Topics

- *Setting the Stage: The Current Annuity Market*
- *Annuity Basics*
- *Types of Annuities*

Annuities & Trusts

Minutes	120
Credit(s)	2

The objective of this course is to provide an understanding of purposes and uses of common trust. The course also includes discussions on the impact of various trust arrangements on an estate plan and the traps of using annuities in trusts. There will be discussions on two situations involving annuities in trusts: should individuals transfer annuities to a trust and should a trust purchase annuities with trust assets?

Topics

- *Purposes of Trusts*
- *Suitability of Trusts*
- *Trusts and Tax Considerations*
- *Types of Trusts*



Asset Allocation Basics

Minutes	60
Credit(s)	1

This course provides an understanding of the concept of asset allocation and shows its importance in financial planning. The topics covered include asset classes, the concept of risk and how it relates to the asset allocation process, followed by a discussion of what client information is needed to properly allocate a client's assets. This course also looks at practical information on utilizing asset allocation within a variable annuity.

Topics

- *Risk*
- *Portfolio Selection*
- *Diversification*
- *Information Gathering*

Asset Allocation: Practical Applications

Minutes	120
Credit(s)	2

The objective of this course is to provide an understanding of the concepts of asset allocation and its importance in financial planning. The topics covered include the definitions of asset allocation and asset classes, the concepts of risk and how it relates to the asset allocation process, and a discussion of the client information that is needed to properly allocate the client's assets.

The course also includes practical information on utilizing asset allocation within a variable annuity. The student will learn the importance of asset allocation in the overall financial planning process and how to develop an appropriate asset allocation for their clients.

Topics

- *Basic Concepts*
- *Risk*
- *Portfolio Selection*
- *Information Gathering*
- *Utilizing Asset Allocation with Variable Annuities*

The Effects of Market Uncertainty on Retirement Planning

Minutes	60
Credit(s)	1

This course will help the attendee understand the psychological and financial impact that market volatility has on consumers and on the retirement planning process and variable annuities. It will discuss how variable products can provide both tools and solutions to mitigate the effects of market uncertainty on retirement portfolios.

Asset allocation, dollar cost averaging, guaranteed living benefits and other ideas will be discussed as they relate to long-term retirement planning under all types of market conditions.

Topics

- *Overcoming Market Volatility with Variable Annuities*
- *Asset Allocation*
- *Guaranteed Living Benefits*

Equity Indexed Annuities

Minutes	60
Credit(s)	1

This continuing education course takes an in-depth look at equity indexed annuity contracts. It explores the financial, social and demographic factors that caused equity indexed annuities to evolve. It discusses how the contracts work and how they are both different and similar to other fixed annuity contracts.

The course covers how insurance carriers design and back the financial guarantees of equity indexed annuities. Finally, the student will gain an understanding of how the equity indexed concept should be positioned within the client's overall retirement portfolio. It is our objective to create a greater understanding of equity indexed annuities and the role they can play in long-term retirement planning.

Topics

- *Historical Perspective of Equity Indexing*
- *Why the Market Exists*
- *How Does Equity Indexing Work*
- *Presenting & Positioning the Equity Indexed Concept to Clients*



Equity Indexed Annuities 2

Minutes	120
Credit(s)	2

This continuing education course takes an in-depth look at equity indexed annuity contracts. It explores the financial, social and demographic factors that caused equity indexed annuities to evolve. It discusses how the contracts work and how they are both different and similar to other fixed annuity contracts.

The course covers how insurance carriers design and back the financial guarantees of equity indexed annuities. Finally, the student will gain an understanding of how the equity indexed concept should be positioned within the client's overall retirement portfolio. It is our objective to create a greater understanding of equity indexed annuities and the role they can play in long-term retirement planning.

Topics

- *Introduction of Equity Indexed Concept and Course Overview*
- *Historical Perspective of Equity Indexing*
- *Why the*
- *Market Exists*
- *How Does Equity Indexing Work*
- *Financial Consideration of the Insurance Carrier*
- *Positioning & Presenting the Equity Indexed Concept*
- *Advanced Annuity Concepts-Taxation*

Ethics and The Golden Rule

Minutes	120
Credit(s)	2

The goal of this course is to educate financial professionals on the standards of ethics as well as the characteristics of an ethical professional advisor. The course will look back at the history of ethics, including various pieces of legislation that have shaped today's ethical landscape.

This course ends with a hypothetical look at ethical issues, in a case study format, which could arise for an advisor and the resulting consequences of any unethical decisions.

Topics

- *What is Professional Ethics*
- *History of Business Ethics*
- *New Regulations that are Shaping Today's Ethical Landscape*
- *The Rise of Professional Ethics*
- *Professionalism*
- *Why Have a Code of Ethics*
- *Foundations of Industry Ethics*
- *Compliance and Marketing Conduct*
- *What Can Go Wrong*

Fixed Annuities vs. Variable Annuities vs. Mutual Funds

Minutes	60
Credit(s)	1

This course compares and contrasts fixed annuities, variable annuities, and mutual funds. It describes each type of product and the reason why people buy them. The course also offers an in-depth analysis of variable annuities and mutual funds including advantages of each and a comparison of performance.

Topics

- *Reasons People Buy*
- *Comparing Variable Annuities to Mutual Funds*
- *Performance Issues*

A Guide to Ethical Standards

Minutes	60
Credit(s)	1

This course will provide an overview of the characteristics of ethics and professionalism. Topics included are the standards of conduct to be utilized and the characteristics of a professional. The course will also take a look at the Armstrong Investigation of 1905 and various stock market reforms of the past and how they have affected ethics in today's business world. The course wraps up with a look at compliance, professionalism and good business ethics.

Topics

- *Standards of Conduct*
- *The Past as Prologue to the Future*
- *The Past as Prologue to the Future*
- *Understanding Ethics*
- *Compliance and Professionalism*
- *Good Business Ethics*

Identity Theft Prevention

Minutes	60
Credit(s)	1

This course will help make financial advisors aware of some of the common methods used by identity thieves to obtain sensitive information, including insurance and investment account numbers.

The course explains important ways advisors can help protect their clients from becoming victims of identity theft, steps advisors can take to protect their firm, and steps to take to address identity theft issues if you become a victim, including government resources available to victims of identity theft.

Topics

- *Identity Theft Overview*
- *Identity Theft and the Elderly*
- *What Identity Thieves Want*
- *Preventing Identity Theft*



Income Management: Financial Planning's Overlooked Art

Minutes	60
Credit(s)	1

This continuing education course provides the student with an understanding of the goals of financial planning and management strategies to achieve these goals. It explores the differences between an amortized annuity and an amortized mortgage. It also discusses the different types of income and the income strategies associated with annuities. It is our objective to create a greater understanding of income management and income stream options with annuities and the role they can play in financial planning.

Topics

- *Goals of Wealth Accumulation*
- *Types of Income*
- *Customer's Income Strategy*
- *Amortize a Mortgage vs. Amortize an Annuity*

Income Planning for Heirs

Minutes	120
Credit(s)	2

As people have begun to take greater control over planning for their own retirements, the number of products designed to help them with that task has grown. Today many mutual fund firms, insurance companies, and employers offer a wide range of retirement planning tools - IRAs, 401(k) plans and Roth IRAs, to name a few. Another very popular choice is the tax-deferred annuity. In fact, in 2002, variable annuity sales alone through the third quarter totaled \$81.8 billion.

This course will cover a number of areas that will hopefully give you a better understanding of annuities, including how to make sure that they are structured properly to ensure that the intended party actually receives the benefits. Because the owner, annuitant and beneficiary provisions vary from contract to contract, it is critical that you understand the contract in question.

We're going to look at the roles and rights of these three parties (owner, annuitant and beneficiary) along with some of the major variations found in different annuity contracts. We'll also examine the distribution options at the owner/annuitant's death as well as the tax consequences. This will help you better understand the various outcomes under the annuity contracts you sell. Ultimately, it's your responsibility to know the contract rules and to play out the different scenarios with prospects and clients, recognizing the disposition and tax consequences of each scenario.

Topics

- *Annuity Contract Structure*
- *The Income Phase*
- *Taxation of Income Payments*
- *Income Planning with Annuities & IRAs*

Introduction to Estate Planning

Minutes	60
Credit(s)	1

This course is intended for individuals with limited exposure to financial planning. This course reviews the mechanics of the estate planning process; it explains wills, various types of trusts, planning documents and frequent estate planning errors. This course also provides a discussion of taxation issues affecting annuities and life insurance.

Topics

- *Introduction to Estate Planning*
- *To Plan or Not to Plan*
- *Taxation*
- *Developing a Client's Estate Plan*

NAIC 4 Hour Annuities Training Course

Minutes	240
Credit(s)	4

This course is designed to provide the required information to meet the NAIC Four Hour Ohio Annuity Training requirement. Consumer recommendations regarding the purchase or exchange of an annuity must be suitable and beneficial to that consumer, based on the consumer's suitability information. Suitability is determined by gathering information related to risk tolerance, financial liquidity and other factors that determine whether or not the annuity being recommended is suitable for the particular consumer.

Topics

- *Types of Annuities*
- *The Parties to an Annuity*
- *Annuity Contract Provisions*
- *Application of Income Taxation*
- *Primary Uses of Annuities*
- *Appropriate Sales Practices, Replacement and Disclosure Requirement*



Ohio NAIC Training Course

Minutes	240
Credit(s)	4

This course is designed to provide the required information to meet the NAIC Four Hour Ohio Annuity Training requirement. Consumer recommendations regarding the purchase or exchange of an annuity must be suitable and beneficial to that consumer, based on the consumer's suitability information. Suitability is determined by gathering information related to risk tolerance, financial liquidity and other factors that determine whether or not the annuity being recommended is suitable for the particular consumer.

Topics

- *Types of Annuities*
- *The Parties to an Annuity*
- *Annuity Contract Provisions*
- *Application of Income Taxation*
- *Primary Uses of Annuities*
- *Appropriate Sales Practices, Replacement and Disclosure Requirements*

Planning for Retirement Income Needs

Minutes	120
Credit(s)	2

The objective of this course is to provide an understanding of the need for planning for retirement income needs as a part of the financial planning process. The topics covered include the need for planning, asset allocation, annuitization, and payout options available. The course concludes with an enumeration of the steps that need to be taken to plan for the retirement income, including a detailed case study. The student will learn the importance of helping their clients plan for retirement income, how annuitization can help ensure a client's financial well-being and the steps required to accomplish this.

Topics

- *Retirement Saving Barometer*
- *Retirement Savings Challenge*
- *Life Expectancy vs. The Probability of Surviving*
- *Types of Risk*
- *Annuitization*
- *Taxation of Annuity Payments*

Qualified Plan Distributions

Minutes	60
Credit(s)	1

This course presents a detailed look at the qualified plan market. It explores the advantages of using annuities for qualified plan assets covering all pertinent IRS qualified plan code sections and penalties. It also addresses in detail all regulations and issues related to pre-59 ½ distributions and required minimum distributions at age 70 ½. The course objective is to provide a greater understanding of the potentially complex rules and regulations of the qualified plan market.

Topics

- *Qualified Plan Distributions*
- *The Qualified Plan Market Today*

Reducing Retirement Risk with Annuities and Investment Tools

Minutes	60
Credit(s)	1

This course helps attendees understand how to manage client investment risk using annuities and other investment tools including sub-accounts in variable annuities, mutual funds, life insurance and other investment products. The course covers three different strategies: traditional asset allocation, the proper consideration of investment time horizons and the features and benefits provided in many of today's newer annuity products. The course covers the risk reduction benefits associated with products such as variable annuities and variable life insurance.

This course provides an integrated understanding of risk measurement, standard deviation, asset allocation, expected returns, investment holding periods, living income benefits and the need to consider all of these risk reduction methodologies when developing an overall portfolio strategy. The course also covers the many guarantees offered in today's variable annuity contracts. Attendees will come away with numerous ideas about how to communicate these important topics and issues to their clients.

Topics

- *Understanding Historical Investment Returns*
- *Future Expectations*
- *Using Asset Allocation to Manage Investment Risk*
- *Using Investment Time Horizons to Manage Risk*
- *Using Annuity Products to Manage Investment Risk*



Retirement Planning

Minutes	120
Credit(s)	2

This course is designed for brokers, agents and producers to increase their knowledge regarding retirement plans. This course will give them a complete review of the technical information and how it applies in today's environment. This course will educate and empower the producers so that they can confidently answer questions regarding retirement plans; it will also give them the practical experience they need. In addition, from this course producers will have a thorough understanding of retirement plans, the history and current state of retirement, the need for retirement planning, and the key components of a good retirement plan.

Topics

- *The Current Retirement Market*
- *Retirement Income Needs*
- *Early Retirement*
- *Social Security and Medicare*
- *Popular Retirement Plans*
- *Goals and Strategies*

Single Premium Variable Universal Life

Minutes	60
Credit(s)	1

This course is designed to assist registered representatives in their understanding of single premium variable universal life. It will cover features and applications of the product as part of a comprehensive financial plan. The course will focus on the differences and similarities between single premium variable universal life and other alternatives such as non-MECs, variable annuities or fixed annuities. In addition, this course is geared toward the attendee who has had little experience with or exposure to the topic. This would typically be an employee of a stock brokerage firm who holds a Series 6 designation and a life insurance license, but has only sold annuities or mutual funds.

Topics

- *Characteristics of Single Premium Variable Universal Life*
- *Mechanics of Single Premium Variable Universal Life*
- *Taxation of Single Premium Universal Life*
- *Comparison of Single Premium Universal Life to Other Alternatives*
- *Case Study*

The Truth About Variable Annuities

Minutes	120
Credit(s)	2

This course takes an in-depth look at the structure of variable annuities. Media comparison of Variable Annuities vs. Mutual Funds is discussed, including both features of and arguments against variable annuities. A review of the truths surrounding variable annuities and some client solutions for investing are also discussed.

Topics

- *Annuity Growth and Media Comparisons*
- *Variable Annuities*
- *Arguments Against Variable Annuities*
- *Contribution Limits*
- *Using Variable Annuities*
- *Annuities as Estate Planning Tools*

Variable Annuitization

Minutes	60
Credit(s)	1

This course provides the attendee with an understanding of variable annuitization—what it is and why it is important in today’s marketplace. It explains the mechanics of variable annuitization and how it compares to fixed annuitization and systematic withdrawal. The objective of this course is to provide a greater understanding of the variable annuitization process and the role it plays in financial planning.

Topics

- *How Does Variable Annuitization Work*
- *Variable Annuitization*
- *Choosing What’s Best for the Client*

Wisconsin NAIC 4 Hour Annuity Training Course

Minutes	240
Credit(s)	4

This course is designed to provide the required information to meet the NAIC Four Hour Wisconsin Annuity Training requirement. Consumer recommendations regarding the purchase or exchange of an annuity must be suitable and beneficial to that consumer, based on the consumer’s suitability information. Suitability is determined by gathering information related to risk tolerance, financial liquidity and other factors that determine whether or not the annuity being recommended is suitable for the particular consumer.

Topics

- *Types of Annuities*
- *The Parties to an Annuity*
- *Annuity Contract Provisions*
- *Application of Income Taxation*
- *Primary Uses of Annuities*
- *Appropriate Sales Practices, Replacement and Disclosure Replacements*





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