

COURSE DESCRIPTIONS

Don't Ask Your Neighbor! Learn The Facts About Social Security & Retirement Benefits

General credit. Credit values can be found on page #7.

This course is designed to explore the relationship between Social Security benefits that are available to workers and their families and retirement planning. The understanding of retirement at the center of our discussion will be the same as what is typically understood by retirement when business owners engage in buy-sell and business succession planning discussions. The course will begin with an exploration of background information, the purpose of which is to shed light on the history of social welfare efforts that led, both directly and indirectly to the enactment of the Social Security Act. This will provide a broad context in which to consider Social Security in the discussions of the three major benefits most closely and almost universally associated with Social Security: Social Security Disability Income Benefits, Social Security Retirement Income Benefits, and Medicare.

Strategic Retirement Planning

General Credit. Credit values can be found on page #8.

Most people want to continue to live in retirement as they did while working. Long-term financial and retirement security is a work in progress. This course provides a holistic view of retirement planning as a lifelong pursuit for clients and the strategies, techniques and products available to make this a successful endeavor. It begins with what individuals can do to plan for retirement outside of their employment, followed by planning opportunities within their employment, as well as opportunities for those who might also be business owners.

Life Insurance Today

General Credit. Credit values can be found on page #9.

This course takes a comprehensive look at life insurance and how it can be a means of attaining financial security during life and after death. It explains the many applications of life insurance products and how their flexibility allows them to cover a wide range of clients' needs.



Understanding IRAs

General Credit. Credit values can be found on page #10.

As an investment professional, Individual Retirement Accounts (IRAs) are a natural place to start helping your clients with retirement planning. The IRA is a powerful tax-advantaged investing tool that helps clients retire in dignity. There are several types of IRAs as of 2020: traditional IRAs, Roth IRAs, SEP IRAs, and SIMPLE IRAs. This series gives you a better understanding of IRA types and some of the decisions your clients may face in planning for retirement.

On the Up & Up – Your Clients Depend on Your Expertise

General Credit. Credit values can be found on page #11.

Upon completing this course, producers will understand the importance of integrating insurance products into the lives of clients and helping them with investing as part of their financial strategy, planning, and preparation for their futures. Agents will see how personal and professional ethics and ethical practices help agents reach their goals with integrity, as well as review continuing education requirements, new state laws, new federal laws and Acts introduced, which influence the insurance industry. Producers will learn the standards and requirements they are to uphold and how to successfully implement these standards and requirements when dealing with clients and insurance companies. This course will allow producers to create a personal and professional code of ethics they can follow in every aspect of their personal and professional business.

Ethics Credit: Add extra Ethics credit to your General course

Credit Value

Ethical Standards for Producers	See page #12
Ethics CE: CFP Board's Revised Code and Standards	2 Credits
New York Diversity, Inclusion, and Elimination of Bias	3 Credits
Florida 4-Hour Law and Ethics Update	4 Credits



CREDIT VALUES: DON'T ASK YOUR NEIGHBOR! LEARN THE FACTS ABOUT SOCIAL SECURITY & RETIREMENT BENEFITS

REGISTRY	CREDITS	REGISTRY	CREDITS	REGISTRY	CREDITS
Alabama	21	Maryland	21	Rhode Island	21
Alaska	21	Massachusetts	21	South Carolina	21
Arizona	21	Michigan	21	South Dakota	10
Arkansas	21	Minnesota		Tennessee	21
California	21	Mississippi	21	Texas	12
Colorado	21	Missouri	16	Utah	12
Connecticut	21	Montana	21	Vermont	21
Delaware	21	Nebraska	21	Virginia	21
Florida	21	Nevada	21	Washington D.C.	21
Georgia	21	New Hampshire	21	West Virginia	21
Hawaii	21	New Jersey		Wisconsin	21
Idaho	21	New Mexico	21	Wyoming	17
Illinois	12	New York	15	CFP	17
Indiana	21	North Carolina	21	CIMA	21
Iowa	21	North Dakota	21	AIF	21
Kansas	21	Ohio	21	CFA	21
Kentucky	21	Oklahoma	21	CFFP	21
Louisiana	21	Oregon	21	PRR	21
Maine	21	Pennsylvania	21		



CREDIT VALUES: STRATEGIC RETIREMENT PLANNING

REGISTRY	CREDITS	REGISTRY	CREDITS	REGISTRY	CREDITS
Alabama	13	Maryland	13	Pennsylvania	13
Alaska	13	Massachusetts	13	Rhode Island	13
Arizona	13	Michigan	13	South Carolina	13
Arkansas	13	Minnesota	13	South Dakota	10
California	13	Mississippi	13	Tennessee	13
Colorado	13	Missouri	13	Texas	12
Connecticut	13	Montana	13	Utah	12
Delaware	13	Nebraska	13	Vermont	13
Florida	13	Nevada	13	Virginia	12
Georgia	13	New Hampshire	13	Washington	13
Hawaii	13	New Jersey	NA	Washington D.C.	13
Idaho	13	New Mexico	13	West Virginia	13
Illinois	12	New York	15	Wisconsin	13
Indiana	13	North Carolina	13	Wyoming	13
Iowa	13	North Dakota	13	CFP	15.5
Kansas	13	Ohio	13	CIMA	15.5
Kentucky	13	Oklahoma	13	CLU/ChFC	15.5
Maine	13	Oregon	13		



CREDIT VALUES: LIFE INSURANCE TODAY

REGISTRY	CREDITS	REGISTRY	CREDITS	REGISTRY	CREDITS
Alabama	12	Massachusetts	18	South Carolina	24
Arizona	22	Michigan	31	South Dakota	12
Arkansas	15	Minnesota	15	Tennessee	24
California	26	Mississippi	12	Texas	12
Colorado	31	Missouri	16	Utah	12
Connecticut	30	Montana	9	Vermont	22
Delaware	12	Nebraska	35	Virginia	12
Florida	24	Nevada	37	Washington	9
Georgia	37	New Hampshire	21	Washington D.C.	16
Hawaii	20	New Jersey	24	West Virginia	18
Idaho	24	New Mexico	24	Wisconsin	24
Illinois	12	North Carolina	22	Wyoming	24
Indiana	12	North Dakota	15	CFA	24
Iowa	18	Ohio	20	CFP	16.5
Kansas	12	Oklahoma	14	CLU/ChFC	30
Kentucky	12	Oregon	8	CRPC	37
Maine	37	Pennsylvania	40		
Maryland	16	Rhode Island	24		



CREDIT VALUES: UNDERSTANDING IRAS

REGISTRY	CREDITS	REGISTRY	CREDITS	REGISTRY	CREDITS
Alabama	7	Maryland	12	Rhode Island	20
Alaska	11	Massachusetts	13	South Carolina	20
Arizona	16	Michigan	24	South Dakota	10
Arkansas	11	Minnesota	20	Tennessee	24
California	14	Mississippi	11	Texas	15
Colorado	24	Missouri	8	Utah	12
Connecticut	8	Montana	16	Vermont	16
Delaware	20	Nebraska	12	Virginia	20
Florida	17	Nevada	24	Washington D.C.	16
Georgia	24	New Hampshire	24	West Virginia	12
Hawaii	20	New Jersey	20	Wisconsin	20
Idaho	20	New Mexico	20	Wyoming	20
Illinois	12	New York	15	CFP	9
Indiana	17	North Carolina	15	CIMA	16
Iowa	24	North Dakota	13	CLU/ChFC	16
Kansas	12	Ohio	16	CRPC	16
Kentucky	12	Oklahoma	20	CRPS	16
Louisiana	12	Oregon	8		
Maine	24	Pennsylvania	16		



CREDIT VALUES: ON THE UP & UP: YOUR CLIENTS DEPEND ON YOUR EXPERTISE

REGISTRY	CREDITS	REGISTRY	CREDITS	REGISTRY	CREDITS
Alabama	18	Maryland	18	Rhode Island	18
Alaska	14	Massachusetts	18	South Carolina	18
Arizona	18	Michigan	18	South Dakota	10
Arkansas	18	Minnesota		Tennessee	18*
California	13	Mississippi	18	Texas	12
Colorado	18	Missouri	16	Utah	12
Connecticut	18	Montana	18	Vermont	18
Delaware	18	Nebraska	18	Virginia	18
Florida	18	Nevada	18	Washington D.C.	18
Georgia	18	New Hampshire	18	West Virginia	18
Hawaii	18	New Jersey		Wisconsin	18
Idaho	18	New Mexico	18	Wyoming	18
Illinois	12	New York	15	CFP	15
Indiana	18	North Carolina	18	CIMA	18
Iowa	18	North Dakota	18	AIF	18
Kansas	18	Ohio	18	CFA	18
Kentucky	18	Oklahoma	18	CFFP	18
Louisiana	18	Oregon	18	PRR	18
Maine	18	Pennsylvania	18		



CREDIT VALUES: ETHICAL STANDARDS FOR PRODUCERS

REGISTRY	CREDITS	REGISTRY	CREDITS	REGISTRY	CREDITS
Alabama	3	Maryland	3	Rhode Island	3
Alaska	NA	Massachusetts	3	South Carolina	3
Arizona	NA	Michigan	3	South Dakota	--
Arkansas	3	Minnesota	3*	Tennessee	3
California	state-specific	Mississippi	NA	Texas	3
Colorado	3	Missouri	3	Utah	3
Connecticut	3	Montana	3	Vermont	3
Delaware	3	Nebraska	3	Virginia	3
Florida	State-specific	Nevada	3	Washington D.C.	3
Georgia	3	New Hampshire	3	West Virginia	3
Hawaii	3	New Jersey	3	Wisconsin	3
Idaho	3	New Mexico	3	Wyoming	3
Illinois	Webinar/Class	New York	state-specific	CFP	CFP-specific
Indiana	3	North Carolina	3	CIMA	
Iowa	3	North Dakota	3	AIF	
Kansas	3	Ohio	3	CFA	3
Kentucky	3	Oklahoma	3	CFFP	
Louisiana	3	Oregon	3	PRR	
Maine	3	Pennsylvania	--		

* Timed content required

NA = Not Approved

-- = No Requirement

