

COURSE DESCRIPTIONS

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

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

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 #9.

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 #10.

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 IRA Annuities

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

The connection between IRAs and insurance may not seem obvious and some may believe that IRAs have nothing to do with insurance. In fact, the majority of annuity assets, which are insurance products, are held as IRAs and there is even a section of the tax code specific to IRA annuities. For insurance professionals, it is essential that they understand the rules around IRA annuities when considering them or positioning them for a client. This course examines the rules governing annuities when owned through traditional IRAs, Roth IRAs, SEP IRAs, and SIMPLEs. With respect to traditional IRA annuities, the course considers the issues of eligibility, contribution limits, and how annuities are held. Tax treatment of traditional IRA annuity funds is discussed, including the treatment of contributions, accumulations, transfers, and distributions. The premature distribution penalties and its exceptions are addressed. Roth IRA annuities, created by TRA'97, are discussed, including eligibility, contribution limits, and distributions. Conversions from traditional to Roth IRAs are examined and the tax consequences discussed. The increased limits authorized by the Economic Growth and Tax Relief Reconciliation Act of 2001 are addressed and the age 50+ catch-up provisions are explained.

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

General Credit. Credit values can be found on page #12.

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.



Employee Group Benefits

General Credit. Credit values can be found on page #13.

This course aims to equip participants with a robust understanding of the group benefits industry, covering a broad spectrum of topics from the evolution of employee group benefits to the latest trends shaping the future of employer and employee offerings. With a focus on real-world applications, regulatory compliance, and strategic planning, learners will gain the tools necessary to navigate the complexities of the field effectively. This course is meticulously designed to cover the essentials of group benefits, delve into specialized topics, and explore the latest trends and innovations. Each chapter stands on its own while interconnecting with others to provide a holistic understanding of the industry.

Ethics Credit: Add extra Ethics credit to your General course	Credit Value
Ethical Standards for Producers	See page #14
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	IWI/CIMA/CPWA	21
Iowa	21	North Dakota	21	AIF	21
Kansas	21	Ohio	21	CFA	21
Kentucky	21	Oklahoma	21	CFFP/CRPC	21
Louisiana	21	Oregon	21	CLU/ChFC (PRP)	21
Maine	21	Pennsylvania	21		



CREDIT VALUES: STRATEGIC RETIREMENT PLANNING

REGISTRY	CREDITS	REGISTRY	CREDITS	REGISTRY	CREDITS
Alabama	13	Massachusetts	13	South Carolina	13
Alaska	13	Michigan	13	South Dakota	10
Arizona	13	Minnesota	13	Tennessee	13
Arkansas	13	Mississippi	13	Texas	12
California	13	Missouri	13	Utah	12
Colorado	13	Montana	13	Vermont	13
Connecticut	13	Nebraska	13	Virginia	12
Delaware	13	Nevada	13	Washington	13
Florida	13	New Hampshire	13	Washington D.C.	13
Georgia	13	New Jersey	NA	West Virginia	13
Hawaii	13	New Mexico	13	Wisconsin	13
Idaho	13	New York	15	Wyoming	13
Illinois	12	North Carolina	13	CFP	15.5
Indiana	13	North Dakota	13	IWI/CIMA/CPWA	15.5
Iowa	13	Ohio	13	CLU/ChFC (PRP)	15.5
Kansas	13	Oklahoma	13	CFFP/CRPC	15.5
Kentucky	13	Oregon	13	HRCI	13
Maine	13	Pennsylvania	13		
Maryland	13	Rhode Island	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 (PRP)	30
Kentucky	12	Oregon	8	CFFP/CRPC	37
Maine	37	Pennsylvania	40		
Maryland	16	Rhode Island	24		



CREDIT VALUES: UNDERSTANDING IRA ANNUITIES

REGISTRY	CREDITS	REGISTRY	CREDITS	REGISTRY	CREDITS
Alabama	19	Massachusetts	19	South Dakota	10
Alaska	19	Michigan	19	Tennessee	19
Arizona	19	Minnesota	19	Texas	12
Arkansas	19	Mississippi	19	Utah	12
California	19	Missouri	16	Vermont	19
Colorado	19	Montana	19	Virginia	2
Connecticut	19	Nebraska	19	Washington	19
Delaware	19	Nevada	2	Washington D.C.	19
Florida	19	New Hampshire	19	West Virginia	19
Georgia	15	New Jersey	Denied	Wisconsin	19
Hawaii	19	New Mexico	19	Wyoming	19
Idaho	19	New York	15	AIF	15
Illinois	12	North Carolina	19	CFP	15
Indiana	19	North Dakota	19	IWI	15
Iowa	19	Ohio	19	CFA	15
Kansas	18	Oklahoma	19	CFPP	15
Kentucky	19	Oregon	19	CRC	15
Louisiana	19	Pennsylvania	19	PRP	15
Maine	19	Rhode Island	19		
Maryland	19	South Carolina	19		



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	IWI/CIMA/CPWA	18
Iowa	18	North Dakota	18	AIF	18
Kansas	18	Ohio	18	CFA	18
Kentucky	18	Oklahoma	18	CFFP/CRPC	18
Louisiana	18	Oregon	18	CLU/ChFC (PRP)	18
Maine	18	Pennsylvania	18		



CREDIT VALUES: EMPLOYEE GROUP BENEFITS

REGISTRY	CREDITS	REGISTRY	CREDITS	REGISTRY	CREDITS
Alabama	16	Massachusetts	16	South Dakota	10
Alaska	16	Michigan		Tennessee	16
Arizona	16	Minnesota		Texas	12
Arkansas	16	Mississippi	16	Utah	12
California	16	Missouri	16	Vermont	16
Colorado	16	Montana	16	Virginia	16
Connecticut	16	Nebraska	11	Washington	16
Delaware	16	Nevada	16	Washington D.C.	16
Florida	16	New Hampshire	11	West Virginia	16
Georgia	13	New Jersey	16	Wisconsin	16
Hawaii	16	New Mexico	16	Wyoming	16
Idaho	13	New York	15	AIF	16
Illinois	12	North Carolina	16	CFA	13
Indiana	16	North Dakota	16	CFFP	13
Iowa	16	Ohio	16	CFP	13
Kansas	13	Oklahoma	16	CRC	13
Kentucky	16	Oregon	16	HRCI	13
Louisiana	16	Pennsylvania	16	IWI	13
Maine	16	Rhode Island	16	PRP	13
Maryland	16	South Carolina	16		



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

