



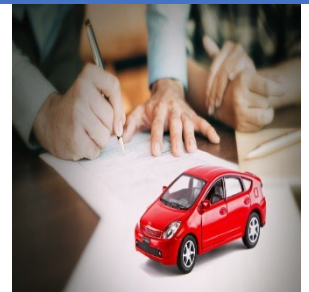
ASSET ALLOCATION ~ 2 HOURS INSURANCE CE FOR MN

The stability many investors desire, especially in a volatile market, can be achieved through asset allocation. This course reviews various investment classes and modern portfolio theory to construct a helpful strategy for balancing risk and return.



AUTO INSURANCE BASICS ~ 5 HOURS INSURANCE CE FOR MN

For agents that sell auto insurance, this course is an excellent overview of Minnesota state-specific coverages. It offers handy tools to help your clients understand their policies and navigate a claim. However, insurance professionals of all lines will benefit from the practical knowledge in this class. **BONUS:** This class also offers a section on significant umbrella policies.



AUTO RATES AND THE CREDIT SCORING PROCESS ~ 5 HOURS INSURANCE CE FOR MN

The auto insurance industry has used credit scores to determine premium rates for years. This course explores the history and dynamics of this practice. It helps agents better understand the variables that go into one's credit score, so you can better advise their clients and improve their insurance rates.

1031



Like-Kind Exchange

AVOID CAPITAL GAINS TAX: 1031 EXCHANGE ~ 2 HOURS INSURANCE CE FOR MN

Every piece of business or investment real estate can defer capital gains taxes via 1031 Exchange. This course will help you recognize this opportunity and explain the potential benefits to your clients.



BEST INTEREST STANDARDS OF CONDUCT FOR ANNUITY SALES ~ 1 HOUR INSURANCE CE FOR MN

This online continuing education course is designed for insurance producers licensed by December 31, 2022, who holds a life insurance line of authority and previously completed the annuity suitability and disclosure training required by Minnesota law and want to take the additional one-time one-credit training course approved by the Department of Commerce after July 1, 2022. This course offers the need-to-know information for appropriate sales practices and replacement and disclosure requirements under Minn. Stat. §§ 72A.203 to 72A.2036.



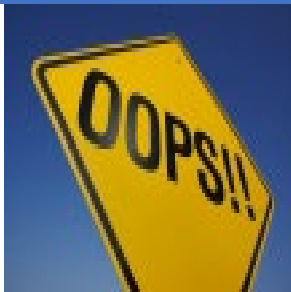
BEST INTEREST STANDARDS OF CONDUCT FOR ANNUITY SALES ~ 4 HOURS INSURANCE CE FOR MN

This online continuing education course is designed for insurance producers who must take the four-credit training course approved by the Department of Commerce after July 1, 2022. This course offers the need-to-know information for appropriate sales practices and replacement and disclosure requirements under Minn. Stat. §§ 72A.203 to 72A.2036.



COLLEGE FUNDING EXPANDED ~ 5 HOURS INSURANCE CE FOR MN

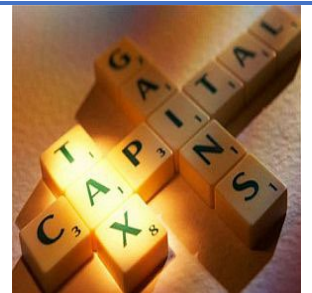
Planning for college expenses is a concern for many parents. This expanded course reviews the essential information, including Financial Aid; Section 529 & Education Savings Accounts; Tax Credits; ROTC Scholarships; and MUCH MORE!



COMMON ERRORS TO AVOID ~ 4 HOURS INSURANCE CE FOR MN

After over 20 years of experience instructing insurance CE courses, common misunderstandings are frequently mentioned in class. This course intends to add clarity to a wide variety of possible myths agents might succumb to, including gifting rules, transfer of assets, the actual value of tax benefits, and MORE!

This course qualifies for 4 hours of general CE for Minnesota Mortuary Science.



CREATIVE WAYS TO REDUCE CAPITAL GAINS TAX ~ 3 HOURS INSURANCE CE FOR MN

Capital Gains Taxes can be a financial burden for clients with accumulated wealth. This course discusses reducing taxes and maintaining wealth through creative ideas like trusts, family partnerships, private annuities, and 1031 Exchange.



CREDIT CRISIS ~ 6 HOURS INSURANCE CE FOR MN

Solid financial decisions are the heart of a sound future, and a good credit score can make a difference in gaining low-interest loans, good mortgage terms, and even insurance rates. This course explores loan variables, financial choices, the credit score process and offers sound advice to protect against identity theft.



E&O ESSENTIALS ~ 2 HOURS INSURANCE CE FOR MN

Proper conduct with our clients is the bedrock foundation of good business practice, but it can also help us avoid any problems with Errors and Omissions. This course is designed to help insurance agents avoid common pitfalls and ensure greater client satisfaction while reducing professional liability.



E&O EXPANDED ~ 3 HOURS INSURANCE CE FOR MN

Proper conduct with our clients is the bedrock foundation of good business practice, but it can also help us avoid any problems with Errors and Omissions. This course is designed to help insurance agents avoid common pitfalls and ensure greater client satisfaction while reducing professional liability. This class is IDENTICAL to our E&O Essentials course, with an hour bonus for stories of some crazy claims and methods to avoid them.



FINANCIAL STABILITY ~ 2 HOURS INSURANCE CE FOR MN

Insurer financial stability is a critical factor in determining claims-paying ability. This course reviews some factors to help ensure stability and service for you and your clients.
This course qualifies for 2 hours of general CE for Minnesota Mortuary Science.



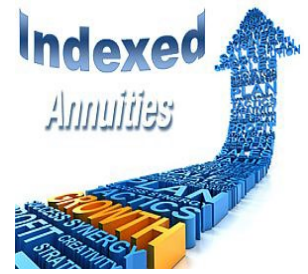
FUNDING LONG-TERM CARE ~ 2 HOURS INSURANCE CE FOR MN

Many clients recognize the need for long-term care insurance but are concerned they can't afford the premium. This course reviews several creative ideas to create an income stream to pay for insurance premiums.



HOMEOWNERS & RENTERS INSURANCE ~ 2 HOURS INSURANCE CE FOR MN

For your client, their home is more than just a roof over their head. Chances are it's their most valuable investment and one they likely can't afford to replace if disaster strikes. That's why protecting them with the right insurance is so important. There is also the matter of replacing their possessions and the possibility of personal liability.



INDEXED ANNUITIES ~ 3 HOURS INSURANCE CE FOR MN

Equity Indexed Annuities (EIAs or FIAs) can offer upside potential of stocks and protection of principal and tax-deferred gains. This course reviews how these annuities work to benefit your clients with all these advantages.



IRA: TRADITIONAL, ROTH, SEP & SIMPLE ~ 4 HOURS INSURANCE CE FOR MN

Selecting the right saving plan is fundamental to a solid retirement strategy. This course highlights four standard qualified retirement plans to help you determine which one is best for you and your clients.



LIMIT LIABILITY ~ 3 HOURS INSURANCE CE FOR MN

This course reviews two critical topics to help limit your legal liability and provide additional stability to your clients: Financial Insurer Stability and Regulations for Advertising & Disclosure.



MA ELIGIBILITY & LTC PARTNERSHIP PROGRAM ~ 4 HOURS INSURANCE CE FOR MN

THIS COURSE SATISFIES THE 4-HOUR SUBSEQUENT REQUIREMENT FOR MN LTC INSURANCE ALLOWED UNDER 60K.365(d)

The market of LTC Insurance is changing, and with the LTC Partnership initiative at the forefront, this course offers current information on partnership legislation but also enhances your education of the senior market through relevant changes to M.A. eligibility; ethical & suitability considerations; affordability and tax concerns; AND MUCH, MUCH MORE!

This course qualifies for 4 hours of general CE for Minnesota Mortuary Science.

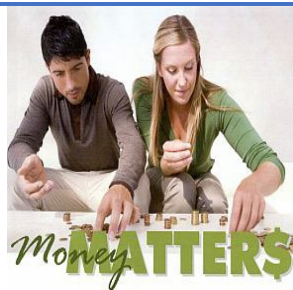


MA ELIGIBILITY & LTC PARTNERSHIP PROGRAM ~ 8 HOURS INSURANCE CE FOR MN

THIS COURSE SATISFIES THE 8-HOUR INITIAL REQUIREMENT FOR MN LTC INSURANCE ALLOWED UNDER 60K.365(d)

The market of LTC Insurance is changing, and with the LTC Partnership initiative at the forefront, this course offers current information on partnership legislation but also enhances your education of the senior market through relevant changes to M.A. eligibility; ethical & suitability considerations; affordability and tax concerns; AND MUCH, MUCH MORE!

This course qualifies for 8 hours of general CE for Minnesota Mortuary Science.



MONEY MATTERS ~ 5 HOURS INSURANCE CE FOR MN

Whether you want to build individual wealth or help your clients meet their financial goals, this course offers practical suggestions to make the most of every penny. We will discuss various topics like debt reduction, savings allocation, historical evaluation of market trends, and different investment strategies.



NATURAL DISASTERS ~ 2 HOURS INSURANCE CE FOR MN

Standard homeowners insurance doesn't cover flood damage to your client's home or belongings. They will need to find separate flood insurance if they want financial protection against hurricanes, storm surges, and overflowing rivers. Even though earthquakes present a severe threat, earthquake insurance — and how to get it — can be a bit perplexing, and every state is a risk for earthquakes. We'll look at this information and more in this course.



REAL ESTATE INVESTMENTS ~ 4 HOURS INSURANCE CE FOR MN

Through our discussion of REITs, Limited Partnerships, and Triple Net Lease, we will help you determine if real estate can offer your clients stability and investment rewards through tax incentives like credits, passive income/losses, and 1031 Exchange.



RETIREMENT PLANNING STRATEGIES ~ 7 HOURS INSURANCE CE FOR MN

Recent economic changes may have caused complications in even the best retirement plans. This course overviews some current trends and saving objectives, planning considerations including the use of IRAs, an overview of Social Security, and how lifestyle changes before retirement can impact benefits.



REVERSE MORTGAGES ~ 2 HOURS INSURANCE CE FOR MN

As Reverse Mortgages increase in popularity, they may offer some seniors unique retirement planning strategies. This course reviews potential benefits and critical information to help you determine general applications for you or your clients.



SECURE ACT 2.0—CHANGES IN RETIREMENT PLANNING ~ 2 HOURS INSURANCE CE FOR MN

The SECURE Act is intended to make it easier for Americans to save money in retirement by allowing them to invest more money in tax-advantaged accounts and to withdraw that money later. It also makes it easier for small businesses to set up 401(k) plans for their employees and expands the range of investment options.



SOCIAL SECURITY & MEDICARE ~ 6 HOURS INSURANCE CE FOR MN

Through a historical look at present-day financing and benefits, this course offers all the need to pivotal information about Social Security & Medicare so that you can assist clients in their retirement planning objectives and insurance options once they are 65 and older.



TAX ~ FAVORED HEALTH PLANS ~ 6 HOURS INSURANCE CE FOR MN

Health Savings Accounts are one of the best yet most under-utilized tax advantages available. Created by a ten-year veteran of the nation's leading writer and innovator of HSA, this section is sure to add value to your business by discussing various tax-favored health plans, including Health Reimbursement and Flexible Spending Accounts.



TOY INSURANCE: RV, BOAT, BIKE, & MORE ~ 3 HOURS INSURANCE CE FOR MN

Having fun can be an expensive proposition. For your clients with adult toys, ensuring they have the proper insurance coverage to protect against loss and liability is job one for an insurance agent. This course overviews coverage basics for all sorts of toys your client might own, like recreational vehicles, watercraft, motorbikes, snowmobiles, collectibles, and MORE.



UMBRELLA POLICIES ~ 1 HOUR INSURANCE CE FOR MN

Nobody's perfect. That's why your client must consider buying liability insurance. It can help them avoid financial ruin if they accidentally cause significant injuries or property damage to others. With these low-cost rates, it's worth better understanding how these policies will protect your clients' assets against liability loss.



VALUE OF TAX ADVANTAGES ~ 2 HOURS INSURANCE CE FOR MN

What is the "real" value of a tax benefit? Through an overview of standard deductions, credits & adjustments, we will help define the "true" savings for you and your clients of various tax advantages.



WHAT IS THE NAIC? ~ 1 HOUR INSURANCE CE FOR MN

The National Association of Insurance Commissioners (NAIC) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia, and five U.S. territories. This course aims to help you better understand the role of the NAIC and some of the resources they might have available to assist you as an insurance professional.