

2014 COURSE CATALOG



Firm Element

Online Education for Financial Services



About SuccessCE's partnership with 360training.com

360training.com is a privately-held, leading provider of online and classroom delivered training; learning and content management software; and enterprise compliance and risk management solutions. Since 1997, our course libraries have grown to include more than 15 verticals and 6,000 individual titles.

Over 3,000,000 learners have chosen 360training.com to satisfy their training needs. Top selling courses include Annuities, Advanced Supervision, 529 Plans, 401(k), Anti-Money Laundering, and Ethics for Financial Professionals.



Company History

Established in Austin, TX in 1997, 360training.com has grown steadily to become a market leader in the delivery of online training, corporate compliance solutions, and risk management software. Originally conceived to serve the real estate licensing market, the founders quickly realized the potential in expanding to include other preclicensing programs in industries such as insurance and financial services.

The company initially started out with a pure VAR model, letting others sell their content, but capitalized on the rapid shift of training to an online delivery mode. Early success in with training courses in OSHA safety, trades & technical, and cosmetology solidified 360training.com's position in as a major player in the online education market.

One of the company's founders, Ed Sattar, remains the CEO and has twice been nominated for the Ernst & Young Entrepreneur of the Year award. 360training.com also has appeared on the Deloitte Fast 50 as the 6th fastest growing company in Texas.

Key Industries

With courses and training solutions for consumers, corporate, and governmental entities, 360training.com serves a wide range of industries, including:

- | | | |
|--------------------------------|---------------------|----------------------|
| ○ Career Training | ○ Food & Beverage | ○ Oil & Gas |
| ○ Cosmetology | ○ Healthcare | ○ Power & Utilities |
| ○ Environment, Health & Safety | ○ Industrial Trades | ○ Quality Management |
| ○ Ethics & Compliance | ○ Insurance | ○ Real Estate |
| ○ Financial Services | ○ IT | |

Future

In the coming years, 360training.com plans to continue to serve our customers with an emphasis on expanding corporate compliance offerings, including a regulatory knowledgebase and risk assessment toolkit.



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This course will examine how a 401(k) retirement plan works. Additionally, the learner will learn some of the recent and upcoming amendments, policies, and plans that will shape the future of the American workers and how they save for retirement.	
Course Title: 529 Plans	Course Hours: 2
The cost of an average four-year college education is estimated to grow to \$100,000. Without an appropriate investment strategy, funding a child's college education is prohibitive for many Americans. 529 Plans (The Plan) provide investors with a way of earmarking investments specifically for educational purposes. This course provides an overview of 529 Plans and their components, compliance issues associated with them, and how to choose the right plan for your client.	
Course Title: Advanced Supervision	Course Hours: 0.5
This course provides context regarding principal registration under rules 1021 and 1022 and the role of the Chief Compliance Officer in a member firm.	
Course Title: Advertising – Financial Professionals	Course Hours: 1
This course introduces the concept of advertising, including the various forms of advertising, the products being advertised, and regulations and rules in place to ensure that advertisements do not threaten or harm the public.	
Course Title: Annuities	Course Hours: 1
This course introduces the topic of annuities. They differ from life insurance because life insurance is designed for the protection of an individual's family or estate after their death, whereas annuities are designed to protect investors against outliving their income and superannuation. Annuities have the primary function of systematically liquidating money over a specified time. In this course, students will learn about different types of annuities, the benefits of each kind, and the various rules associated with their liquidation.	
Course Title: Anti-Money Laundering for Financial Professionals	Course Hours: 2
Financial institutions such as insurance companies are at the forefront of the battle against money launderers. Under current legislation, insurance companies are responsible for policing their financial dealings and reporting suspicious transactions. This course will examine anti-money laundering regulation in the insurance industry, specifically focusing on the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT) Act of 2001, the Suspicious Activities Report (SAR), the Customer Identification Programs (CIP), and the Know Your Customer (KYC) provision.	
Course Title: Anti-Money Laundering for Supervisors	Course Hours: 1
Anti-money laundering (AML) does not just affect the broker-dealer and securities industry but also the banking, credit, life insurance, and even money-sending industries. Each industry has its own unique set of problems that must be addressed. Each industry must devote considerable time and money to address the ever-changing regulatory requirements.	
Course Title: Anti-Money Laundering – Advanced	Course Hours: 1
This course takes a closer look at the USA PATRIOT Act and detailed examples of suspicious activities.	
Course Title: Anti-Money Laundering – General	Course Hours: 1
This course will include general money laundering terms and why money laundering is a threat. In addition, this course will cover the various anti-money laundering laws including the USA PATRIOT Act, the Money Laundering Control Act of 1986 and the Bank Secrecy Act.	

Course Title: Anti-Money Laundering: Institutional Issues	Course Hours: 1
This course will examine anti-money laundering (AML) regulation in the securities industry and will focus on several significant institutional issues in connection with that regulation. Students will learn about the regulatory framework, the AML Compliance Program, and select institutional issues—such as customer information programs, clearing and correspondent relationships, and due diligence requirements. Upon completing the course, students should have a good understanding of AML regulation and awareness issues facing securities firms.	
Course Title: Arbitration and Mediation	Course Hours: 1
In the modern litigious society, the value of arbitration and mediation in the business sector cannot be understated. This course examines the main objectives behind both methods of conflict resolution, how they differ, how they work, and how final decisions are reached.	
Course Title: Bank Secrecy Act	Course Hours: 1
This course provides a comprehensive review of the Bank Secrecy Act (BSA). It outlines its history and purpose. It also describes the requirements from financial institutions, casinos, and other businesses to maintain appropriate records and file reports. The common BSA violations are also discussed, allowing students to avoid them.	
Course Title: Best Practices and Legal Ramifications of Records Control	Course Hours: 1
When one considers the amount of personal accountability shifted to senior executives at US companies, best practices of records control become even more vital. This course explores both sides of records control – best practices and the legal ramifications of those practices.	
Course Title: Blue Sky Laws	Course Hours: 1
The Uniform Securities Act (USA) is the model legislation used to regulate the securities business within state lines. State securities laws are often referred to as blue sky laws. Along with federal laws and Financial Industry Regulatory Authority (FINRA) rules, blue sky laws are designed to protect the public from unethical practices and fraud perpetrated by securities professionals. By requiring the registration of broker-dealers, investment advisors, agents, issuers, and securities, states are able to keep tabs on business being conducted statewide. By knowing who is doing business, administrators have a better chance of detecting USA violations. Ultimately, each state administrator can investigate possible violations, issue subpoenas, refer the evidence to the state court, and enact whatever rulings deemed to benefit state residents.	
Course Title: Brokerage, Mutual Fund and Variable Product Sales Practices	Course Hours: 1
This course introduces the FINRA Interpretive Memo, which is where regulators outline the basis for sound sales practices. Students will learn about the FINRA position on fair dealing, as well as the ethical standards of the FINRA rules, with emphasis on the requirement to deal fairly with the public.	
Course Title: Business Conduct Practices	Course Hours: 1
Employee conduct is essential to the success of any business, but this is especially the case in the financial industry. The aim of the Business Conduct Practices course is to enable a company to meet compliance and risk management responsibilities in an efficient manner. This course discusses the expectations associated with business conduct when an employee interacts with various entities. Business conduct practices are defined at the outset, followed by explanations of the ethical issues associated with various business interfaces, and the appropriate behavior in each context from both a company and an employee perspective.	

Course Title: Business Continuity Planning	Course Hours: 1
This course provides a comprehensive introduction to the process of business continuity planning. Business continuity planning is a FINRA requirement. Its purpose is to safeguard investors and consumers in the event of a disaster or emergency. The insurance and financial services industries cannot afford to lose working days that would equal millions of dollars in lost trades, investments, etc. Additionally, a sound business continuity plan safeguards the jobs of employees and the company itself. It is a critical requirement in today's corporate environment.	
Course Title: Business Writing	Course Hours: 4
Writing is a fundamental part of business - any business! It is an essential part of the way people communicate and share ideas and information. It is easy to have a conversation with someone, but it can be much more difficult to try and put the information in writing. People can be intimidated and feel that their writing does not sound intelligent. They worry about mistakes, such as grammar or incorrect spelling.	
Course Title: Capital Budgeting Analysis	Course Hours: 1
This course provides an overview on the purpose of capital budgeting analysis. It will allow the reader to understand long-term investments, cash flow impact, and economic criteria for evaluating projects.	
Course Title: Client Suitability	Course Hours: 1
The registered rep uses a variety of client information to help the client assess the right investments to suit their needs. This course discusses how to choose the suitability of the various investments for individual clients and examines the risk characteristics associated with an investment company portfolio.	
Course Title: Code of Ethics for the Investment Advisory Firm	Course Hours: 1
Each firm's investment adviser code of ethics determines the policies and procedures required by Rule 204A-1 under the Investment Advisers Act of 1940. Most adviser codes of ethics are based upon the fundamental principle that the advisory firm and its associates must put clients' interests first. Maintaining the trust of the firm's clients, regulators, and the general public is an associate's first obligation. Associates must comply with applicable federal and state securities laws and understand the ethical behavior that is expected of them. Firms' adviser code of ethics, as well as other written policies and procedures, contain procedural requirements that affiliated associates must follow to meet legal and regulatory requirements.	
Course Title: Collateralized Mortgage Obligations	Course Hours: 1
This course provides an introduction to collateralized mortgage obligations (CMO) and examines the basics of this type of securities as well as the ways in which the risks associated with them can be mitigated or controlled.	
Course Title: Communication with the Public – Supervisory Level	Course Hours: 1
This course helps supervisory personnel understand regulatory rules and issues related to communication with the public, specifically, electronic communication.	
Course Title: Communication with the Public for the Registered Rep	Course Hours: 1
This course is a study of the basic rules and standards that apply to all forms of communication with the public. The focus is on the registered representative and the everyday challenges they face in conducting business within the confines of strict regulatory parameters.	

Course Title: Compliance Issues for Investment Bankers**Course Hours:** 1

This course introduces the unique compliance challenges faced by broker-dealers in the investment banking industry. Specifically, this course covers the Securities Act of 1933, registration requirements, and FINRA rules. Students will also learn about the components of a supervisory system and the importance of record keeping.

Course Title: Compliance: Regulation S-P – General**Course Hours:** 1

Although Regulation S-P (Reg S-P) appears to be a fairly straightforward rule that requires the protection of customer information, the constant change in technology, interpretations from regulators, and new threats from hackers make safeguarding non-public information an issue that is ever evolving and increasingly difficult to track. The course will cover the origin of Regulation S-P, its privacy policy requirement, sample privacy policy disclosures, safeguarding and disposing of client information, provisions that allow representatives to retrieve and retain confidential client information, and Regulation S-AM.

Course Title: Compliance: Regulation S-P – Supervisory**Course Hours:** 1

FINRA members are required to maintain policies and procedures that address the protection of customer information and records. Among other things, these policies and procedures must be reasonably designed to protect against unauthorized access to or use of customer records or information that could result in substantial harm or inconvenience to any customer. This course covers the protection of non-public personal information, limitation on use and re-use of information, and privacy policy disclosure. It also covers technical issues, such as servers and data retention, standards for responding to data security breaches, and laptop and email protection. Students will also learn how the Disposal Rule applies to individuals, exceptions to Reg S-P reps moving, and how Reg S-P relates to Reg S-AM.

Course Title: Corporate Bonds**Course Hours:** 1

Companies seeking to raise capital have the choice of using equity or debt instruments to do so. One of the most common debt instruments used to raise or borrow capital is bonds. This course introduces corporate bonds, including how they are priced, how they are traded, and how they can be used to finance specific needs.

Course Title: Corporate Finance for Professionals**Course Hours:** 1

In order to make long-term investments in new product lines, new equipment, and other assets, managers must understand the cost of obtaining funds to acquire these assets. The cost associated with different sources of funds is called the cost of capital. Since companies need to maintain existing market values, the cost of capital is the minimum acceptable rate of return for long-term investments. If the business earns more than its cost of capital, the market value of the business will increase. Maximizing value for the owners of the business is a fundamental objective within financial management. Therefore, how companies manage capital is critical to fulfilling the basic goal of increasing shareholder value.

Course Title: Corporate Pension Plans**Course Hours:** 1

This course continues the retirement series with a look at the difference between defined benefit and defined contribution plans, profit sharing plans, and 401(k) and 403(b) plans. Contributions, taxation, and distribution are discussed for each plan.

Course Title: Creating Value through Financial Management**Course Hours:** 1

Upon completion of this course, students will have the knowledge to move their company into more value-added activities, understand the difference between cash flow and earnings, and look for value that is not on the balance sheet. The course will also discuss how to restructure a company, initiate value-based management, measure the creation of value, and create real value with innovative strategies.

Course Title: Customer Information Protection
Course Hours: 1

This course will explore the obligation of broker-dealers to protect customer information and the regulations governing it. The material will be divided into two lessons that cover the Gramm-Leach-Bliley Act, Regulation S-P, the model form privacy notice, and safeguarding customer information, as well as an enforcement example.

Course Title: Dealing with Conflict and Confrontation
Course Hours: 1

Dealing with conflict and confrontation is one of the most important skills people can learn. Most dread confrontation and fear being cheated. Also, many people are scared of letting others know what they think and fear it will be used against them.

Course Title: Dealing with Difficult People
Course Hours: 1

This course covers broad issues on how to reduce stress, increase productivity, and not be a difficult person.

Course Title: Deferred Compensation Plans
Course Hours: 1

Since some compensation plans do not allow an employer to favor select key employees, some employers turn to non-qualified deferred compensation plans. These plans require no government approval and can be arranged exclusively for the benefit of top management. Upon completion of the course, the student will understand the three types of benefit plans, primary financial security concerns, and different types of non-qualified, non-equity plans.

Course Title: Deferred Variable Annuities
Course Hours: 1

This course covers the issues related to variable annuities and teaches students to assist clients through the different annuity products.

Course Title: Direct Participation Programs
Course Hours: 1

This course gives financial professionals a better understanding of direct participation programs (DPP), as an investment that allows the flow-through of tax-consequences to the investor. Limited partnerships, the most common form of DPP, are discussed in detail, including their formation, the role of limited and general partners, the calculation of basis, and other legalities involved in the process. Depreciation of property is also explained, as well as its tax benefits to partnerships. Other types of DPPs, such as oil and gas programs, real estate syndicates and equipment leasing, are discussed with a focus on the impact to investors. Issues related to underwriting DPPs are also highlighted.

Course Title: Do Not Call & the Securities Industry
Course Hours: 1

Public outcry has resulted in the states seeking protection for consumers through legislation. This has resulted in the establishment of the National Do Not Call Registry.

Course Title: The Dodd-Frank Wall Street Reform and Consumer Protection Act
Course Hours: 1

This course will examine the Dodd-Frank Wall Street Reform and Consumer Protection Act with an emphasis on those provisions that impact the securities business. The course is divided into an overview of Dodd-Frank and its impact on the securities industry.

Course Title: Electronic Communications I: Email Policies and Perils
Course Hours: 1

Email threats such as confidentiality breaches, legal liability, lost productivity and damage to reputation cost companies millions of dollars each year. This course walks students through the steps of protecting a company from these threats by creating and implementing an email policy.

Course Title: Electronic Communications II: Email Policies in Action and Pertinent Legislation **Course Hours:** 1

More companies are shoring up policies on how long they keep electronic items, including email. This course will help students build that policy, taking into account legal, business and regulatory concerns. In addition, it will discuss current privacy legislation and the impact it may have upon monitoring practices.

Course Title: Employment Law **Course Hours:** 1

This course covers broad issues on employment and labor laws as it applies to insurance agencies. It covers issues on pre and post-employment procedures, employment rights, and interviewing strategies. Also, it emphasizes real world issues related to the employment laws.

Course Title: Equities **Course Hours:** 5

This course teaches the student the general characteristics of equity securities, including various aspects of stocks and government securities, rights and warrants, computations of interest, yield and price, and how to make recommendations to customers. This is an educational must-have for beginners in the banking and financial industries.

Course Title: Estate Planning Advanced **Course Hours:** 5

This course focuses on the proper methods of holding legal title to property and passing an estate on to heirs with minimum taxes and intervention by the legal system. The course then addresses the unified transfer tax system and the calculation of an individual's estate tax liability. Estate planning techniques such as trusts, marital and charitable contributions are discussed.

Course Title: Estate Planning Basic **Course Hours:** 3

This course focuses on the proper methods of holding legal title to property and passing an estate on to heirs with minimum taxes and intervention by the legal system. Beginning with the estate planning process and documents of transfer, the course then addresses the transfer tax system and the calculation of an individual's estate tax liability. Estate planning techniques such as trusts, marital and charitable deduction vehicles, and intra-family business and property transfers are also discussed. Lastly, the course discusses post-mortem tax planning.

Course Title: Ethics and Research Analysts **Course Hours:** 3

This course will examine the ethical issues for research analysts in the securities industry and the regulatory response to these issues. The presentation will be divided into two lessons that discuss research analysts, information gathering, Regulation FD, analyst conflict of interest rules, and qualification of analysts. This course gives students an understanding of the ethical questions associated with security analysis.

Course Title: Ethics for Financial Professionals **Course Hours:** 2

This course covers the basic concept of ethics with a detailed definition and what it entails. It will explore the role of ethics in personal, as well as professional lives and the challenges people face. Then it will examine the core ethical values and how rationalization is used. Finally, students will learn about the framework of ethical decision-making and conflict of interests.

Course Title: Ethics in Institutional Sales **Course Hours:** 1

This course provides the student with an understanding of regulatory and firm-based requirements for ethical dealings between institutional clients, their registered representatives, and their broker-dealer.

Course Title: Evaluating Financial Performance **Course Hours:** 2

This course provides a basic understanding of using ratio analysis to evaluate financial performance. It discusses the scope, significance and calculation of ratios, which are critical to evaluating a company's financial strength.

Course Title: FACT Act – Basic	Course Hours: 1
This course highlights FACT Act sections 114 and 315. The Act directs member firms to implement an identity theft program, which will detect and mitigate identity theft of covered accounts.	
Course Title: FACT Act – Supervisory	Course Hours: 1
This course gives a comprehensive review of the Red Flags Rule. It provides details on developing, implementing, and administering a written identity theft training program as a member firm.	
Course Title: Fiduciary Responsibility and Retirement Planning	Course Hours: 1
This course introduces the concept of qualified retirement plans, which must meet the criteria of the International Revenue Code (IRC) and the Employee Retirement Income Security Act of 1974 (ERISA). Students will also learn about non-qualified plans, which lack the tax preferences of qualified plans, but are not bound by the same strict statutory requirements as qualified plans.	
Course Title: FINRA and Back Office Functions	Course Hours: 1
When a trade occurs, there are many other functions that must be performed by the brokerage firm. These functions include keeping records of each trade, plus receipt and delivery of funds and securities. Normally, these functions are performed by various departments within a firm, collectively referred to in the industry as the back office. This course will guide the student through the functions of the back office, looking at the roles and responsibilities of its various departments.	
Course Title: FINRA Communication Standards	Course Hours: 1
A registered representative devotes many hours to prospecting for new customers and providing service to existing customers. This means communication with the public, both oral and written—but regulatory bodies have different requirements when it comes to this vital communication. This course details those requirements, explaining the rules of conduct and what is expected from all registered representatives.	
Course Title: Futures – Branch Manager General	Course Hours: 1
The futures industry affects the lives of millions of people, although they may not be aware of its existence. It touches the food they eat, the clothes they wear, and the material that gives them shelter. Prior to the emergence of futures trading in the United States, most people were farmers or rendered services to farmers. The industrial revolution, which sprang from individual freedom and the private property order, brought a new technology and ability to produce more machinery and thus more food. Economic output not only kept pace with the phenomenal growth in population, but also raised standards of living. The new productivity called for more agricultural storage, transportation, and more efficient distribution.	
Course Title: Futures Managed Funds General	Course Hours: 1
The futures industry affects the lives of millions of people, although they may not be aware of its existence. It touches the food they eat, the clothes they wear, and the material that gives them shelter. Prior to the emergence of futures trading in the United States, most people were farmers or rendered services to farmers. The industrial revolution, which sprang from individual freedom and the private property order, brought a new technology and ability to produce more machinery and, consequently, more food. Economic output not only kept pace with the phenomenal growth in population, but also raised standards of living. The new productivity called for more agricultural storage, transportation, and more efficient distribution.	
Course Title: Gifts, Gratuities and Regulation	Course Hours: 1
Ever since goods and services were first offered, specials, deals, and other incentives have been offered to increase sales and spread the word about the seller's product. The securities industry has been no different – clients are offered discount pricing on trades, bonus on annuities, and free research on an array of investment opportunities.	

Course Title: Gramm-Leach-Bliley Act	Course Hours: 1
This course covers a wide range of issues related to the Gramm-Leach-Bliley Act (GLBA). It will help the student learn to assist clients through this complicated legislation. It includes an introduction to the Act and discusses how consumers and customers are affected. Students will be able to understand the implications of the GLBA and how it fits into the consumer/customer financial services.	
Course Title: Hedge Funds	Course Hours: 1
This course explores the high-risk area of hedge funds and in particular regulatory concern. Beginning with an examination of the nature of hedge funds, the course discusses what hedge funds are and how to identify them. By learning the nature, characteristics, and risks of hedge funds, broker-dealers can take steps to counteract the regulatory concerns associated with them. The course will also examine the expressed hedge fund philosophy and directives of FINRA.	
Course Title: Immediate Supervision of Research Analysts	Course Hours: 1
This course will focus on a broker-dealer's supervisory responsibilities with regard to research analysts. The presentation is divided into two lessons that discuss general supervisory requirements, research analysts, qualification and regulation of research analysts, and supervisory policies for analysts.	
Course Title: Institutional Communication and Advertising	Course Hours: 1
To ensure all public communications adhere to industry guidelines, this course covers the regulations imposed on advertising and sales materials.	
Course Title: Institutional Ethics: Surveying the Regulatory Landscape	Course Hours: 1
This course is an overview of the most significant regulatory developments from 2003 to date. The course begins with three sweeping pronouncements of the Securities and Exchange Commission (SEC), involving self-regulatory organizations (SRO) and registered adviser ethics. SROs include the national securities exchanges and registered securities associations. Next, the course reviews the rules mandated by the Sarbanes-Oxley Act of 2002 and addresses investment analyst conflicts of interest. Finally, the amendments to FINRA Rule 2830 are presented, which prohibits favoring the sale of an investment company's shares on the basis of brokerage commissions received or expected (the Anti-Reciprocal Rule).	
Course Title: Institutional Suitability	Course Hours: 1
This course highlights the importance of suitability, while concentrating on the requirements governing members. The expectations put forth under FINRA Rule 2310 are examined, as well as the interpretation of IM-2310-3. This course discusses members' suitability obligations for reasonable basis and customer-specific transactions, methods to assess a customer's ability to evaluate risk and a member's recommendation, and the member's responsibility if the customer is non-independent.	
Course Title: Internal Annual Compliance	Course Hours: 2
This course gives an overview of internal, annual recordkeeping duties by most broker-dealers. Topics discussed are industry best practices, compliance resources, and real-world sanctions and fines levied because of annual compliance requirement errors or omissions.	
Course Title: Introduction to Research Analysts: Rule 2711 and Professional Responsibility	Course Hours: 1
This course introduces the research analyst's responsibilities and ethics in the broker-dealer field. Before the introduction of the SRO Rules, the public had lost confidence in research analysts and their abilities. To increase objectivity and transparency in equity research, the SRO rules were created. In particular, Rule 2711 was created to restore public confidence in the validity of research and the veracity of research analysts. This course outlines the research analysts' responsibilities and ethics they must follow.	

Course Title: Introduction to TRACE	Course Hours: 1
This course will introduce students to the Transaction Reporting and Compliance Engine (TRACE), the gathering and dissemination of market data in the bond market. The material is divided into two lessons that cover the background, history, policy objectives, key provisions, and mechanics of TRACE.	
Course Title: Investment Analysis	Course Hours: 1
This course approaches investments from an analytical point of view, offering outlooks on risk, quantitative evaluation, strategies, and portfolio management. Retirement plans and ERISA (Employee Retirement Income Security Act) are also discussed as investment options.	
Course Title: Investment Risk and Policy	Course Hours: 1
This course covers broad issues of investment risk and policy, including economic factors that affect investments. Further, the idea of investment risk is defined and expanded upon, and then applied to the concept of suitability.	
Course Title: Investments: ETFs	Course Hours: 1
Exchange traded funds (ETF) are one of the most rapidly growing areas in the investment fund industry worldwide. ETFs are expected to attract new investment flows from individual investors, financial advisors, and large institutional managers. Mutual fund scandals accelerated the tendency for investors to shift money into tradable and cost-efficient vehicles where they have more control over their investments, such as closed-end funds (CEF), ETF, exchange traded notes (ETN), and exchange traded-commodities (ETC). Some of the topics covered in this course are the history and nature of ETF, ETF and related securities, FINRA's stated position on ETF suitability, and the litigation faced by a popular ETF sponsor.	
Course Title: Investments: International Securities	Course Hours: 1
This course covers the risks and rewards faced by investors who chose to invest internationally. When people invest outside of the United States, they must take into consideration various factors such as currency risk, different regulatory and operating policies, and ownership limitations in certain foreign companies. The course will explore international investment products, various types of investments, suitable candidates for international investing, and other considerations that are relevant to both the financial professionals who sell them and the investor using them as investment tools.	
Course Title: Life Settlements 101	Course Hours: 1
This course covers issues related to life insurance settlements, so students learn ways to help clients through this sometimes complicated process. As students complete this course, they will know how life insurance settlements fit into the larger business of life insurance.	
Course Title: Management of Capital	Course Hours: 1
This course provides an overview on the management of capital. The cost associated with capital is rarely reflected on the income statement. Accordingly, many financial managers mistakenly think there is no cost of capital. Therefore, the first step in managing capital is calculating the cost of capital. The course illustrates how cost of capital is calculated as the weighted average of each capital component - long-term debt, common stock, preferred stock, and retained earnings.	
Course Title: Managing Client Capital in Today's Market	Course Hours: 1
The management of client capital requires financial acumen and regulatory expertise. This course explores methods for managing a client's capital. Financial professionals must know how a balance sheet calculates capital in order to create higher market values for an organization. Since fiduciary obligations and regulatory requirements are essential when managing client funds, this course also presents the basics of consumer protection, various federal consumer protection laws, and anti-money laundering regulations affecting financial institutions.	

Course Title: Managing Corporate Records**Course Hours:** 1

Recent news events have shown the risks associated with records management programs that were not fully or systematically enforced. This course will cover the critical issues and steps needed to establish and enforce a records management program that is simple and legally defensible.

Course Title: Managing Electronic Communications**Course Hours:** 1

This course covers the role of an email policy and identifies the issues faced by organizations. It also discusses creating and deploying an effective email policy for companies. Finally, the legislation regarding email monitoring is identified with particular emphasis on banking and finance regulatory compliance.

Course Title: Margin Accounts**Course Hours:** 1

This course addresses the various types of customer accounts and their third-party management, as well as how and why accounts are closed or transferred. The student will also gain an understanding about the calculations required for margin accounts and about short sales.

Course Title: Market Risk Factors**Course Hours:** 1

This course introduces the main aspects of market risk and looks at how it can be managed. Also discussed are events that have impacted market risk management and future trends in handling market risk.

Course Title: Mergers & Acquisitions Part 1**Course Hours:** 1

This course provides a concise overview of the merger and acquisition process, including the legal process and federal regulations. The course also explains the various advantages and motivations for a company considering mergers and acquisitions (M&A). Students will have a solid understanding of the different legal and regulatory considerations that play a role in the M&A decision process.

Course Title: Mergers & Acquisitions Part 2**Course Hours:** 1

This course helps provide further understanding of the merger and acquisition process. It highlights the due diligence required and the consequences of not conducting a thorough due diligence before and during the merger and acquisition process. Students will also understand the different steps required for a valuation of the target company and the financial knowledge required.

Course Title: Mergers & Acquisitions Part 3**Course Hours:** 1

This course continues with an overview of the merger and acquisition process, including the valuation process, post merger integration, and anti-takeover defenses. The purpose of this course is to provide the user a solid understanding of how mergers and acquisitions work. This course deals with advanced concepts in valuation.

Course Title: Municipal Securities**Course Hours:** 1

Municipal securities are debt instruments most commonly issued by states, political subdivisions, taxing authorities, agencies and other local government units. Individual and institutional investors incorporate municipal securities in their investment portfolios, because of the perceived level of safety and tax advantages. Most municipal bonds pay interest that exempts the bondholder from federal taxation, while some bonds provide the investor with additional tax exemptions at the state and local levels. Based on these tax benefits, municipal securities are best suited for high income investors.

Course Title: Municipal Securities: Sales Practices and Supervisory Requirements	Course Hours: 1
This course will examine the supervisory requirements applicable to securities firms regarding the sale of municipal securities. This presentation will be divided into two lessons discussing municipal securities sales practices and supervising municipal securities sales. Upon completing this course, the student should have a good understanding of the regulatory framework affecting the activities and responsibilities of firms and registered representatives that sell municipal securities.	
Course Title: Mutual Fund Compliance	Course Hours: 1
This course provides an overview of mutual fund compliance requirements, including the rules governing retail and wholesale mutual fund transactions.	
Course Title: Mutual Funds – Advanced	Course Hours: 1
Investors are increasingly using mutual funds to save for education, retirement, and other financial goals. With mutual funds, investment dollars of many investors are pooled together to purchase individual securities in a portfolio. Investors become owners of shares in the fund, just like he or she might own shares of stock in a corporation. The difference is that a fund's only job is investing in securities. The price of the mutual fund shares is directly related to the securities' value. Mutual funds offer investors advantages, such as professional management, a wide range of investment choices, diversification, convenience, and competitive costs.	
Course Title: Mutual Funds – Basic	Course Hours: 1
This course describes the types of financial instruments and mutual funds available. Beginning with basic investment principles and the history of the mutual fund industry, this course addresses how the mutual funds are categorized, as well as the roles, functions, and investment characteristics of them.	
Course Title: Mutual Funds Break Points and Share Classes	Course Hours: 1
Investors are increasingly using mutual funds to save for education, retirement, and other financial goals. With mutual funds, investment dollars of many investors are pooled together to purchase individual securities in a portfolio. Investors become owners of shares in the fund, just like he or she might own shares of stock in a corporation. The difference is that a fund's only job is investing in securities. The price of the mutual fund shares is directly related to the securities' value. Mutual funds offer investors advantages, such as professional management, a wide range of investment choices, diversification, convenience, and competitive costs.	
Course Title: Mutual Funds for Firm Element	Course Hours: 1
Investors are increasingly using mutual funds to save for education, retirement, and other financial goals. With mutual funds, investment dollars of many investors are pooled together to purchase individual securities in a portfolio. Investors become owners of shares in the fund, just like he or she might own shares of stock in a corporation. The difference is that a fund's only job is investing in securities. The price of the mutual fund shares is directly related to the securities' value. Mutual funds offer investors advantages, such as professional management, a wide range of investment choices, diversification, convenience, and competitive costs.	
Course Title: Mutual Funds Investment Objectives and Risk	Course Hours: 1
Investors are increasingly using mutual funds to save for education, retirement, and other financial goals. With mutual funds, investment dollars of many investors are pooled together to purchase individual securities in a portfolio. Investors become owners of shares in the fund, just like he or she might own shares of stock in a corporation. The difference is that a fund's only job is investing in securities. The price of the mutual fund shares is directly related to the securities' value. Mutual funds offer investors advantages, such as professional management, a wide range of investment choices, diversification, convenience, and competitive costs.	

Course Title: New Business Development	Course Hours: 1
Prospecting is an integral part of a sales professional's toolkit for success. Forming good prospecting habits can set the stage for further success throughout a professional's career. Based on the highly respected practices of Jack and Gary Kinder, the course examines prospecting from every angle and provides students with simple-yet-effective tools to improve techniques and presentation. From understanding centers of influence to developing nests, this course provides students with knowledge and skill sets that can lead to improved professional opportunities.	
Course Title: Nondeposit Investment Sales	Course Hours: 1
This course provides a comprehensive overview of the interagency statement on retail sales of nondeposit investment products, as well as the various policies and procedures. The Statement mandates guidelines for the retail sale of nondeposit investment products, as well as applicable state securities and insurance laws and regulations.	
Course Title: Non-exchange Traded REITs	Course Hours: 1
This course will talk about REITs and how they are traded, as well as their advantages and disadvantages.	
Course Title: Options – Basic	Course Hours: 1
Options define the criteria for the buying and selling of securities. They are contracts between two parties that give the buyer the right, but not the obligation (hence the name option), to buy or sell an underlying asset or security at a specified price anytime within a specified period. Similar to a stock or bond, an option is a security. Option contracts set conditions, such as price and time frame for buying or selling securities. Options are also two-party, binding contracts with strictly defined terms and properties.	
Course Title: Options Communications Rules	Course Hours: 1
This course will explore the regulation of options communications by securities broker-dealers. For presentation purposes, it is divided into two lessons that cover basic options terms, options disclosure document, and options communications rules.	
Course Title: Outside Business Activities	Course Hours: 1
This course reviews the term “outside business activity,” as well as relevant FINRA rules, pertinent fines, suspensions, and other penalties. This course helps registered representatives and their supervisors understand the importance of asking permission before such activities are conducted and the consequence of asking forgiveness after the fact.	
Course Title: Outside Business Activities: Regulation and Supervision	Course Hours: 1
This course will address the regulation of outside business activities in the securities industry and the supervision within the industry of those engaged in outside business activity. The course is divided into two lessons that cover FINRA Rule 3270 and NASD Rule 3040, as well as supervision and enforcement of these rules.	
Course Title: PIPES	Course Hours: 1
This Private Investments in Public Equities (PIPES) course is designed to teach financial professionals about its SEC regulations. The module discusses the history behind why the Securities Act of 1933 was enacted, the SEC registration process, Regulation D, Rule 144 directives, and how subsequent primary offerings work. It outlines the PIPES transaction, the benefits of using PIPES, and describes different types of PIPES—including standard, pure, traditional, structured, and death spiral. Finally, it examines the drawbacks of some PIPES transactions, like overhang in the market and potential pitfalls.	

Course Title: Preventing Insider Trading	Course Hours: 2
This course introduces the concept of insider trading. Students will learn what constitutes insider trading and who is characterized as an insider. This course will examine the negative effects of insider trading and how a company can prevent this type of activity. This course also introduces the SEC laws for compliance. Students will also learn about insider trading plans and the types of information that should be included.	
Course Title: Preventing Insider Trading: Introduction to Insider Trading	Course Hours: 1
This course introduces the concept of insider trading. Students will learn what constitutes insider trading and who is characterized as an insider. This course will examine the many negative effects of insider trading and how a company can prevent this type of activity.	
Course Title: Preventing Insider Trading: Laws, Compliance, and Penalties	Course Hours: 1
This course introduces the SEC laws for insider trading compliance. In this course, students will learn about the SEC financial disclosure guidelines and what must be done to comply with the SEC blackout events. Students will also learn about insider trading plans and the types of information that should be included.	
Course Title: Principles of Banking	Course Hours: 1
This course introduces the student to the history and basic functions of banks and related financial institutions in the United States.	
Course Title: Principles of Fraud & Consumer Protection	Course Hours: 1
An increasingly global marketplace and a sometimes-unstable economy have driven some businesses to seek alternative methods of success – fraudulent activities. Increased scrutiny has placed fraud awareness at the forefront of the marketplace. Recognizing the warning signs and having anti-fraud measures in place can reduce a company or individual's liability, as well as protect consumers.	
Course Title: Private Placement Securities – Advanced	Course Hours: 1
A private placement is a sale of securities that does not require registration with the SEC. Private placements can be made by private or public companies. Buyers are typically institutional investors. Private placements usually fall into one of the exceptions in Regulation D to avoid the registration requirement mandated by the Securities Act of 1933. Any registered representative who is involved in the private placement process is expected to be familiar with Regulation D.	
Course Title: Private Placement Securities – General	Course Hours: 1
This course provides brokerage firms an overview of private placement offering requirements and restrictions.	
Course Title: Private Placement Securities – Supervisor	Course Hours: 1
The private placement of securities involves the sale of a security that is not a public offering. Under the Securities Act of 1933, a public offering requires the filing of a registration statement with the Securities and Exchange Commission (SEC) and the final authorization to offer such security to the public by this regulator. These provisions are not imposed upon the distribution of the private placement security. It is possible to sell substantial offerings with no or little SEC involvement.	
Course Title: Proactive Supervision	Course Hours: 1
Recent business and financial scandals demonstrate that the issue of internal controls and employee supervision are essential not only to the success and integrity of a company, but to its mere survival. Companies such as Enron, WorldCom, Xerox, and Qwest might be in different situations if they had stringent and firmly-implemented internal supervisory controls.	

Course Title: Protecting Senior Investors	Course Hours: 1
This course will discuss initiatives by securities regulators to protect senior investors. The course is divided into two lessons that discuss the 2006, 2007, and 2008 Senior Summits, FINRA Regulatory Notice 07-43, as well as best practices and enforcement.	
Course Title: Qualified Retirement Plans and IRAs	Course Hours: 1
An employer can provide retirement benefits for employees by setting up a pension, profit sharing, or stock bonus plan. Initially, the only regulation of pension/profit sharing plans was through the Internal Revenue Service (IRS). The only real authority the IRS had was in specifying whether a plan qualified for special tax treatment. If participation in the plan and benefits do not favor of the employer's key employees, the plan qualifies for special tax treatment.	
Course Title: Red Flags for Seniors	Course Hours: 1
This course covers a wide range of issues related to senior investments. It helps students learn ways to guide clients through the various deferred annuity products and find which may be the most advantageous to the client. The course also discusses the history, ethics suitability, and best practices for dealing with senior investors.	
Course Title: Research Analysts Professional Responsibility and Rule 2711	Course Hours: 1
This course will address the research analysts' responsibilities, as well as the standards adopted by the leading analysts' professional society and the federal regulations governing analysts' conduct and qualifications. The course covers the role of the research analyst, professional standards, regulation conflicts, and certification.	
Course Title: Retirement and Financial Planning with Variable Annuities	Course Hours: 1
Most variable annuity products distributed today are complex commodities with many moving parts. Due to this complexity, regulatory authorities closely scrutinize the sale of these products. Since a variable annuity is an insurance and security product, regulatory disclosure is required by state insurance and securities regulators, as well as federal securities regulators.	
Course Title: Reverse Exchangeable Securities	Course Hours: 1
Structured products can help clients to achieve greater diversification, expose them to certain asset classes, or align portfolios with certain expectations. These products can produce asymmetrical returns, meaning that returns will be higher or lower than those derived from a direct investment. Structured products typically combine a debt security with an underlying asset, such as a single equity, a basket of equities, a domestic or international index, a commodity, or another hybrid security.	
Course Title: Rule 144	Course Hours: 1
Rule 144 is designed to maintain fairness and avoid fraudulent activity in the sale of restricted securities.	
Course Title: Sarbanes-Oxley Act	Course Hours: 1
The Sarbanes-Oxley Act of 2002 is considered by some as one of the most significant pieces of legislation since the Securities Act of 1933. The Act mandates that CEOs and CFOs of publicly-traded companies must certify their company's financial statements, in effect holding them accountable for the company's financial conduct. This Act has far reaching effects on corporate culture and the financial industry. This course will explain the background of the Act and its main tenets, specifically Sections 906 and 302, as well as discuss how financial professionals can use the Act to evaluate a company's financial profile.	
Course Title: The SEC's Books and Records Requirements - The Basics	Course Hours: 1
The SEC books and records regulations are primarily found in Rule 17 a-3 and Rule 17 a-4. Rule 17 a-3 describes what records must be created while Rule 17 a-4 defines maintenance and retention periods for these records.	

Course Title: Securities Investments: Derivatives	Course Hours: 1
This course is an overview of a particular securities investment – derivative securities. The course features an in-depth look at derivative investment products and reviews the variations, how they work, whom they work best for, and other relevant considerations for both the financial professional and investors.	
Course Title: Securities Investments: Equity	Course Hours: 1
This course is an overview of a particular securities investment – equity securities. The course features an in-depth look at equity products and reviews the variations, how they work, whom they work best for, and other relevant considerations for both the financial professional and investors.	
Course Title: Securities Investments: Investment Companies	Course Hours: 1
This course is an overview of a particular securities investment – investment company securities. The course features an in-depth look at investment company products and reviews the variations, how they work, whom they work best for, and other relevant considerations for both the financial professional and investors.	
Course Title: Seniors and Variable Annuities	Course Hours: 1
In the coming years, millions of Americans will be turning 60. According to census data, Americans aged 85 and over are the fastest growing segment of the nation's population. The growth of this demographic has led many firms to gear their marketing and sales practices toward seniors and those nearing retirement. Therefore to maintain ethical business practices, firms must increase their awareness of the unique concerns surrounding senior investors. This course will cover suitability, tax treatment, and regulatory rules regarding sales practices for variable annuities with a focus on senior citizens.	
Course Title: Social Media in a Business Environment	Course Hours: 1
This course will address the role of social media in the securities industry workplace and the regulatory response to it.	
Course Title: Stress Management – Staying Balanced Under Pressure	Course Hours: 1
This mandated course is helpful to those interested in managing the stress in their lives. While stress can never be eliminated, its causes can be identified and their effects regulated.	
Course Title: Structured Products	Course Hours: 1
Structured investments have been part of diversified portfolios in Europe and Asia for many years. While the basic concept for these products originated in the US, structured investments compete with a range of alternative investment vehicles, such as individual securities, mutual funds, electronically traded funds (ETF), and closed-end funds. The recent growth of these investments is due to innovative features, better pricing, and improved market liquidity. The idea of a structured investment is simple – create an investment product that combines some of the best features of equity and fixed income. This is accomplished by creating a basket of investments that can include bonds, CDs, equities, commodities, currencies, real estate investment trusts, and derivative products. The mix of investments in the basket determines its potential upside, as well as downside protection, tax implication, time horizon, and other considerations.	
Course Title: Know Your Customer (updated 2013)	Course Hours: 1
Within the securities industry, the concept of suitability is a fundamental business operation principle. The foundation of suitability requires that a registered representative has a reasonable basis for making investment recommendations to a client. These recommendations must be based upon the client-provided personal and financial information, such as a client's risk tolerance, financial situation, investment objectives, investment time horizon, and investment sophistication.	

Course Title:	Suitability of Variable and Indexed Annuities	Course Hours:	1
Most variable annuity products distributed today are complex commodities with many moving parts. Due to this complexity, regulatory authorities closely examine the sale of these products. Very few securities face the disclosure requirements of a variable or indexed annuity and often experience a high level of scrutiny from both state and federal regulatory agencies.			
Course Title:	Supervisory Controls and Procedures under NASD Rules 3010, 3012 and FINRA Rule 3130	Course Hours:	1
This course introduces the concepts of supervisory controls and procedures of FINRA and SEC. Recognized by virtually every registered representative and supervisor in the securities industry, a single name has become notorious – Gruttadauria. In this course, students will learn about Gruttadauria and how his actions forever changed the securities industry's approach to supervisory controls and procedures.			
Course Title:	Types of Mutual Fund Investment Companies	Course Hours:	1
The popularity of mutual funds has resulted in significant industry growth in terms of the number of funds, the variety of funds, and the dollar value of assets under management. Unit Investment Trusts (UIT), also known as fixed-trusts, are a method of investing involving a portfolio with a fixed number of shares that are available in a one-time offering. In an UIT portfolio, the securities are not changed during the life of the trust. First appearing in the 1920s, UITs became popular partially as a response to the 1929 stock market crash. After a few decades, UITs declined in popularity but saw a reemergence in the 1960s. Open-end funds have some similar characteristics with UIT, but continually issue new shares and see constant turnover due to active professional management. Closed-end funds sell a fixed number of shares at a one-time initial public offering that later trade on a secondary market. Exchange traded funds (ETF) aim to achieve the same return as a particular market index. In this basic course, topics covered include mutual funds and different types of investment companies involved in selling them.			
Course Title:	Types of Securities	Course Hours:	1
This course provides the student with general characteristics of equity securities, including various aspects of stocks and government securities, rights and warrants, computations of interest, yield and price. It also explains how to make recommendations to customers, an educational must-have for beginners in the banking and financial industries.			
Course Title:	Understanding 1035 Exchanges	Course Hours:	1
The exchange of existing annuity or life insurance policies for new ones purchased from different companies without tax consequences is called a Section 1035 Exchange. To qualify for the tax advantages of such an exchange, the procedure followed in the exchange must meet the requirements of Section 1035 of the Internal Revenue. A 1035 Exchange allows the contract holder to exchange outdated or inefficient contracts for more current and efficient contracts while preserving the original policy's tax basis and deferring recognition of gain for federal income tax purposes.			
Course Title:	Understanding 403(b) Plans	Course Hours:	1
A 403(b) account is a retirement savings plan, or tax shelter, for employees of tax exempt organizations, public school systems, civil government, not-for-profit organizations, religious organizations, school employees, and those of cooperative hospital services. Essentially, a 403b plan is a nonprofit organization's equivalent of the 401k.			
Course Title:	Understanding Different Types of Security Investments	Course Hours:	1
This course is perfect for anyone seeking a broad overview of security investments. The course identifies seven types of investment products and reviews their variations, how they work, whom they work best for, and other considerations that are relevant to both the financial professionals and investors.			

Course Title:	Understanding Economic Components	Course Hours:	1
This course provides an overview of the US economic workings. By understanding the economics of the business cycle, the effects of inflation, investment analysis, and currency markets, students will gain a firm grasp on economic policy. Students will also learn about the money market and sources of economic and business performance data.			
Course Title:	Understanding Research Analysts' Recommendations	Course Hours:	1
This course helps students understand a research analyst's reports, the report's effect on the industry, and the successful use of research reports.			
Course Title:	Understanding Securities Trading	Course Hours:	1
This course provides an overview on trading, including various types of orders, the consolidated tape, and how to collect information on stocks and bonds. Students also will learn how to read trading information from the Wall Street Journal, an essential resource for broker-dealers and financial professionals.			
Course Title:	Understanding the Regulation of Electronic Communication	Course Hours:	1
Electronic communication innovations have altered how people communicate with each other. These innovations have brought new challenges to FINRA members as they work to comply with applicable federal securities laws and self regulatory organization (SRO) rules. FINRA has issued some guidelines for members to consider when developing internal systems and procedures. While FINRA recognizes that policies and procedures may differ among members depending on their business model, affirmative actions are required to meet regulatory requirements.			
Course Title:	Understanding the Rules of FINRA	Course Hours:	1
This course provides a thorough introduction to FINRA rules and regulations that govern broker-dealers and their associated persons. Among the policies examined are the Code of Procedure, Code of Arbitration, Code of Mediation Procedure, and various NYSE rules. Students will also learn FINRA standards for public communications, regulations for the OTC market, how to process orders, and back office functions.			
Course Title:	Unit Investment Trusts	Course Hours:	1
The course is designed to provide financial professionals with an understanding of various investment companies. It also explains the goals of the Investment Company Act of 1940 and the regulatory role of the SEC. The course explains in detail the characteristics of a variety of unit investment trusts (UIT). Students will learn the benefits of investing in UITs, as well as the associated investment risks.			
Course Title:	Variable Annuities – General	Course Hours:	1
This course covers issues related to variable annuities. Students will learn ways to help clients through the different annuity products and which may be the best option.			
Course Title:	Variable Annuities for Supervisors	Course Hours:	1
A serious issue facing principals charged with supervising variable annuity business is meeting the ever-changing policies and regulation imposed by state and federal security authorities. The sale of variable annuity products is an authorized business for most retail broker-dealers. Though, regulatory authorities have arbitrarily decided that the sale of variable annuities is a suspect act that must be justified and defensible when questioned. Sales of variable annuities to seniors are on the top of the regulators' list. The course focuses on meeting stated and unstated regulatory policies.			

Course Title: Variable Annuities: Advanced**Course Hours:** 1

The role of an insurance company and the products it offers is to protect its policy holders against a variety of risks. A by-product of the protection offered by insurance companies has evolved into what is known as annuities. These products are designed to protect policy owners against the risk of outliving an income source.

Course Title: Vulnerable Clients: Identity Theft and Financial Exploitation**Course Hours:** 1

This course will explore the problems that clients vulnerable to identity theft and financial exploitation face. In both areas, the focus will be on the regulatory response - enforcement and compliance - and obligations of securities firms and their registered representatives. The presentation is divided into two lessons that cover vulnerable clients, identity theft, and financial exploitation. Upon completing this course, the student should have an understanding of the factors involved in client vulnerability and the special responsibilities of the registered representative.

Course Title: What is a Private Securities Transaction?**Course Hours:** 1

The number of FINRA sanctions against unauthorized, private securities transactions (often referred to as selling away) underscores the importance of summarizing terms associated with securities transactions. The course discusses several topics including analyzing the FINRA Rule 3040 regarding private security transactions, reviewing both recent sanctions (fines, suspensions, and industry bars), and the guidelines by which FINRA assesses those penalties for private security transactions.

Course Title: Wills and Trusts**Course Hours:** 1

This course is a concise and practical guide for what insurance professionals should know about the law of wills and trusts. Before and during the design of a client's estate plan, the professional can provide value as part of the advisor team. This course is based on actual questions, concerns, and issues encountered over many years, among people at all economic levels.

Course Title: Wrap Fee Accounts**Course Hours:** 1

This course introduces the wrap fee account industry. Students will learn the basics of a wrap account and how it functions. The course also discusses the information required for the wrap account and what information should be provided to the client. Instead of discussing the investment's strengths and weaknesses, it provides a breakdown of the industry.



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2 Corporate Plaza Drive, Suite 100
Newport Beach, CA 92660

(949) 706-9453

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