



AI Insight E-Learning Course Catalog

Earn CE Credits Toward the CFP® and Other Designations

Advisors interested in earning CE credits toward the CFP® or other designations can find e-learning modules from sources such as FINRA, the Investment Program Association, Ohio Society of Certified Public Accountants, AI Insight and others

Administer Your Firm Element and AML Training

Firms seeking to fulfill Firm Element and AML training can conveniently analyze, manage and administer their programs on AI Insight, including documentation of "Needs Analysis" requirements. You can also access over 110 FINRA e-learning courses on up-to-date, industry-relevant topics.

CE Vendors

- **AI Insight**
Free for subscribers. \$15.00 per course for non-subscribers.
- **Financial Industry Regulatory Authority (FINRA)**
\$12.50 per course or \$45.00 for a full library subscription.
- **Investment Program Association (IPA)**
\$25.00 per course
- **The Ohio Society of Certified Public Accountants (OSCPA)**
\$15.00 per course

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AI Insight E-Learning Courses

AI Insight - Basic Overview: Private Placement Offering Rules - Prohibition of General Solicitations

This course provides a basic overview of rules surrounding offerings exempt from registration under Rule 506(b) of Regulation D (no general solicitation).

AI Insight - Generic Hedge Fund Module

The AI Insight Generic Hedge Fund Module is an overview level course focused on educating financial professionals on topics such as fees and expenses, risks, strategies, regulatory considerations, structures and financial suitability requirements of hedge funds and funds of hedge funds. The course also addresses a number of investor considerations specific to investing in hedge funds. An individual should have a basic understanding of hedge funds after successfully completing the course.

AI Insight - Introduction to Hedge Funds

CFP 1 CE Credit

The training is designed to provide a better understanding of the hedge fund market, different hedging strategies, risks and benefits of hedging strategies, structure, regulation, suitability and due diligence requirements.

After completing the training, you will have a better understanding of:

The hedge fund market

Structures

Product risks

Strategies

Suitability

Due diligence

Additional resources for research

AI Insight - Introduction to Leveraged and Inverse ETFs

CFP 1 CE Credit

Leveraged ETFs are investment vehicles for sophisticated investors who are looking to gain short-term magnified exposure to the markets. However, it's important to clearly understand that their unique characteristics come with inherent risk. This course is designed to provide you with the comprehensive understanding of the composition of leveraged ETFs, the mechanics of how they operate, and the risks associated with them.

AI Insight - Principal At Risk Structured Notes

CFP 1 CE Credit

This training is designed to give advisors a better understanding of the features, benefits and risks of Principal At Risk Structured Notes, how they work, and how they can be used in client accounts.

After completing this training, you will have a better understanding of:

Component parts of Principal At Risk Structured Notes.

Process for evaluating Principal At Risk Structured Notes.

Benefits to clients of Principal At Risk Structured Notes.

Risks presented by Principal At Risk Structured Notes.

Important considerations before offering Principal At Risk Structured Notes to clients.

AI Insight - Principal Protected Structured Notes

CFP 1 CE Credit

This training is designed to give advisors a better understanding of the features, benefits and risks of Principal Protected Structured Notes, how they work, and how they can be used in client accounts.

After completing this training, you will have a better understanding of:

Component parts of Principal Protected Structured Notes.

Process for evaluating Principal Protected Structured Notes.

Benefits to clients of Principal Protected Structured Notes.

Risks presented by Principal Protected Structured Notes.

Important considerations before offering Principal Protected Structured Notes to clients

AI Insight - Structured Certificate of Deposit

CFP 1 CE Credit

This training is designed to give advisors a better understanding of the features, benefits and risks of Structured CD's. We will discuss how Structured CD's are created, how they work, and how they can be used in client accounts.

After completing this training, you will have a better understanding of:

Component parts of Structured CD's
Process for evaluating Structured CD's
Benefits to clients of Structured CD's
Risks presented by Structured CD's
Important considerations before offering Structured CD's to clients

AI Insight - Structured Products Payoff Structures

CFP 1 CE Credit

Thank you for choosing this training on Structured Product Payoff Structures. This training is designed to give advisors a better understanding of some of the different payoff structures commonly used in Structured Products.

After completing this training, you will have a better understanding of a variety of structured product payoff structures including:

Point to Point
Averaging
Income Generator
Cliquet
Digital
Callable Yield
Leveraged Buffered
Reverse Convertible
Range Accrual

AI Insight - The New Fiduciary Rules: What Do You Need to Know and Do?

CFP 1.5 CE Credits

A detailed description of the DOL fiduciary rule with respect to investment advice, one of the most significant regulatory actions taken by the DOL with respect to employee benefits since the enactment of ERISA. Among the topics to be addressed are what plans are affected by the new rule, who becomes a fiduciary under the new rule, what exclusions are available from the new definition of fiduciary, what is the effect of the rule upon managed accounts and rollovers, the various approaches for addressing the new fiduciary rule, such as the BIC exemption in its various forms and the revised Prohibited Transaction Class Exemption 84-24; and practical measures to consider in light of the new fiduciary rule.

The objective is to provide an understanding of the manner in which the new DOL investment advice fiduciary rule operates, and the applicable actions that can be taken such as the BIC exemption that will permit parties newly treated as fiduciaries to be able to continue to receive variable compensation such as commissions without engaging in a prohibited transaction.

FINRA E-Learning Courses

AML - Bank Affiliated Broker Dealers: Understanding Your Role - Vol. 1 (EL-ELC233)

CFP 0.5 CE Credits

FINRA's anti-money laundering (AML) e-learning courses cover concepts and strategies for detecting and preventing money-laundering activity. Each course presents unique scenarios that illustrate typical money-laundering situations. Scenarios in this course will help registered representatives at bank-affiliated broker-dealers identify unusual activity in customer accounts that could indicate potential money laundering, and identify what steps to take when such suspicion arises.

By taking this course, you will be able to:

- Understand why broker-dealers have AML compliance programs.
- Know what is required to conduct customer identity verification.
- Recognize the importance of ongoing due diligence as it relates to customers and their accounts.

- Identify "red flags" that may signal money laundering or other potentially suspicious activity.
- Better understand your role in recognizing and escalating suspicious activity.

AML - Broker Dealers Conducting Business with Foreign Customers: Understanding Your Role - Vol. 1 (EL-ELC235)

CFP 0.5 CE Credits

FINRA's anti-money laundering (AML) e-learning courses cover concepts and strategies for detecting and preventing money-laundering activity. Each course presents unique scenarios that illustrate typical money-laundering situations. Scenarios in this course will help registered representatives who conduct business with foreign customers identify unusual activity in their accounts that could indicate potential money laundering, and identify what steps to take when such suspicion arises.

By taking this course, you will be able to:

- Understand why broker-dealers have AML compliance programs.
- Know what is required to conduct customer identity verification.
- Recognize the importance of ongoing due diligence as it relates to customers and their accounts.
- Identify "red flags" that may signal money laundering or other potentially suspicious activity.
- Better understand your role in recognizing and escalating suspicious activity.

AML - Compliance: Suspicious Activity Surveillance - Part 1 (EL-ELC195)

This course is the first course in a two-part anti-money laundering series for compliance staff. The activities in this course aim to help compliance professionals identify the types of red flags that could trigger a SAR filing, and illustrate ways to examine and respond to red flags.

AML - Compliance: Suspicious Activity Surveillance - Part 2 (EL-ELC196)

This course is the second in a two-part anti-money laundering series for compliance staff. The case studies in this course demonstrate monitoring techniques to prepare broker-dealer compliance staff to identify, investigate and report suspicious activity in customer accounts. It also includes practice on how to write an effective SAR narrative.

AML - Independents: More Key Issues (EL-ELC221)

CFP 0.5 CE Credits

FINRA's anti-money laundering (AML) e-learning courses cover concepts and strategies for detecting and preventing money-laundering activity. Each course presents unique scenarios that illustrate typical money-laundering situations. The scenarios in this course aim to help registered representatives identify unusual activity in customer accounts that could indicate potential money laundering, and identify what steps to take when such suspicion arises.

By taking this course, you will be able to:

- Understand why broker-dealers have AML compliance programs.
- Know what is required to conduct customer identity verification.
- Recognize the importance of ongoing due diligence as it relates to customers and their accounts.
- Identify "red flags" that may signal money laundering or other potentially suspicious activity.
- Better understand your role in recognizing and escalating suspicious activity.

AML - Independents: Understanding Your Compliance Obligations (EL-ELC206)

CFP 0.5 CE Credits

FINRA's anti-money laundering (AML) e-learning courses cover concepts and strategies for detecting and preventing money-laundering activity. Each course presents unique scenarios that illustrate typical money-laundering situations. In this course, scenarios highlight risks independent firms and registered representatives face when handling unusual account activity and expediting the account-opening process.

By taking this course, you will be able to:

- Understand why broker-dealers have AML compliance programs.
- Know what is required to conduct customer identity verification.
- Recognize the importance of ongoing due diligence as it relates to customers and their accounts.
- Identify "red flags" that may signal money laundering or other potentially suspicious activity.
- Better understand your role in recognizing and escalating suspicious activity.

AML - Institutional: Customer Identification Procedures (EL-ELC152)

Scenarios illustrate the customer identification process and address typical situations involving institutional customers.

AML - Institutional: Escalating Concerns Of Unusual Activity Responsibility for DD (EL-ELC176)

Scenarios demonstrate the need to obtain proper customer identification for institutional accounts and emphasize the importance of due diligence.

AML - Institutional: Exploring New Risks (EL-ELC135)

Scenarios cover situations involving a suspect sub-account, including account opening and subsequent trading and funding activity, and due diligence with a high-risk client.

AML - Institutional: Identification and Reporting Issues (EL-ELC121)

Scenarios cover trading activity inconsistent with investment objectives, extra due diligence requirements for an acquisition and new account opening with a politically exposed person.

AML - Institutional: Identifying and Managing Higher Risk Clients (EL-ELC112)

Scenarios include situations involving new account openings with institutional customers, including a hedge fund and a client with existing accounts elsewhere at the firm.

AML - Institutional: More Key Issues (EL-ELC222)

The scenarios in this course aim to help institutional registered representatives identify unusual activity in client accounts that could indicate potential money laundering, and identify what steps to take when such suspicion arises.

AML - Institutional: Recognizing Red Flags (EL-ELC144)

Scenarios illustrate the customer identification process and address typical situations involving institutional customers.

AML - Institutional: Understanding Your Compliance Obligations (EL-ELC207)

In this course, scenarios highlight risks institutional firms and registered representatives face when handling unusual account activity and expediting the account-opening process.

AML - Institutional: Understanding Your Role Vol 1 (EL-ELC230)

In this course, scenarios help institutional registered representatives identify unusual activity in customer accounts that could indicate potential money laundering, and identify what steps to take when such suspicion arises.

AML - Institutional: Your Role in Detecting and Deterring Money Laundering Activity (EL-ELC192)

Activities in this course demonstrate why prompt escalation of suspicious activities is essential. Your firm does not need to confirm that a crime has been committed before it files a report, and you do not need evidence that a transaction involves illegal activity before you escalate the situation.

AML - Operations: Customer Identification Procedures (EL-ELC153)

Scenarios focus on the responsibility of all employees to escalate suspicious activity and possible red flags, and illustrate the value of account monitoring by operations staff.

AML - Operations: Escalating Concerns of Unusual Activity and Responsibilities for DD (EL-ELC177)

Scenarios demonstrate how an operations professional can recognize methods money launderers may use and when to escalate concerns related to unusual account activity.

AML - Operations: More Key Issues (EL-ELC224)

The scenarios in this course aim to help operations professionals identify unusual activity in customer accounts that could indicate potential money laundering, and identify what steps to take when such suspicion arises.

AML - Operations: Recognizing Red Flags (EL-ELC150)

Scenarios illustrate the customer identification process and address typical situations involving retail customers.

AML - Operations: Understanding Your Compliance Obligations (EL-ELC208)

In this course, scenarios highlight risks operations staff face when handling unusual account activity and expediting the account-opening process.

AML - Operations: Understanding Your Role - Vol. 1 (EL-ELC245)

In this course, operations professionals work through scenarios illustrating the importance of staying alert and reporting suspicious activity, including predicate offenses to money laundering such as identity theft and market manipulation.

AML - Operations: Your Role in Detecting and Deterring Money Laundering Activity (EL-ELC193)

Scenarios demonstrate the role of operations professionals in detecting and reporting suspicious activity. Firms are required to report a broad range of suspicious activities even if they do not have actual knowledge that a transaction involves criminal activity.

AML - Retail: Customer Due Diligence (EL-ELC120)

CFP 1 CE Credit

FINRA's anti-money laundering (AML) e-learning courses cover concepts and strategies for detecting and preventing money-laundering activity. Each course presents unique scenarios that illustrate typical money-laundering situations. Scenarios review the importance of "knowing your customer," with situations involving a newly referred client and a new account for the real estate LLC of a long-term client.

By taking this course, you will be able to:

- Explain the purpose of your firm's AML program.
- Describe the customer identification program (CIP) regulatory requirement when opening customer accounts.
- Explain the importance of monitoring customer accounts to detect and report suspicious activity that might be indicative of money laundering and other criminal activities.
- Identify "red flags" that may signal money laundering or other potentially suspicious activity.

AML - Retail: Customer Identification Procedures (EL-ELC154)

CFP 1 CE Credit

FINRA's anti-money laundering (AML) e-learning courses cover concepts and strategies for detecting and preventing money-laundering activity. Each course presents unique scenarios that illustrate typical money-laundering situations. This course illustrates the customer identification process and addresses typical situations involving retail customers.

By taking this course, you will be able to:

- Understand why broker-dealers have AML compliance programs.
- Know what is required to conduct customer identity verification.
- Recognize the importance of ongoing due diligence as it relates to customers and their accounts.
- Identify "red flags" that may signal money laundering or other potentially suspicious activity.
- Better understand your role in recognizing and escalating suspicious activity.

AML - Retail: More Key Concepts (EL-ELC220)

CFP 0.5 CE Credits

FINRA's anti-money laundering (AML) e-learning courses cover concepts and strategies for detecting and preventing money-laundering activity. Each course presents unique scenarios that illustrate typical money-laundering situations. The scenarios in this course aim to help registered representatives identify unusual activity in customer accounts that could indicate potential money laundering, and identify what steps to take when such suspicion arises.

By taking this course, you will:

- Understand why broker-dealers have AML compliance programs.
- Know what is required to conduct customer identity verification.
- Recognize the importance of ongoing due diligence as it relates to customers and their accounts.
- Identify "red flags" that may signal money laundering or other potentially suspicious activity.
- Better understand your role in recognizing and escalating suspicious activity.

AML - Retail: Understanding Your Compliance Obligations (EL-ELC205)

CFP 0.5 CE Credits

FINRA's anti-money laundering (AML) e-learning courses cover concepts and strategies for detecting and preventing money-laundering activity. Each course presents unique scenarios that illustrate typical money-laundering situations. In this course, scenarios highlight risks retail firms and registered

representatives face when handling unusual account activity and expediting the account-opening process.

By taking this course, you will be able to:

- Understand why broker-dealers have AML compliance programs.
- Know what is required to conduct customer identity verification.
- Recognize the importance of ongoing due diligence as it relates to customers and their accounts.
- Identify "red flags" that may signal money laundering or other potentially suspicious activity.
- Better understand your role in recognizing and escalating suspicious activity.

AML - Retail: Understanding Your Role Volume 1 (EL-ELC229)

CFP 0.5 CE Credits

FINRA's anti-money laundering (AML) e-learning courses cover concepts and strategies for detecting and preventing money-laundering activity. Each course presents unique scenarios that illustrate typical money-laundering situations. The scenarios in this course illustrate typical money-laundering situations. This course will help registered representatives identify unusual activity in customer accounts that could indicate potential money laundering, and identify steps to take when such suspicion arises.

By taking this course, you will be able to:

- Understand why broker-dealers have AML compliance programs.
- Know what is required to conduct customer identity verification.
- Recognize the importance of ongoing due diligence as it relates to customers and their accounts.
- Identify "red flags" that may signal money laundering or other potentially suspicious activity.
- Better understand your role in recognizing and escalating suspicious activity.

AML - Retail: Understanding Your Role Volume 2 (EL-ELC239)

CFP 0.5 CE Credits

FINRA's anti-money laundering (AML) e-learning courses cover concepts and strategies for detecting and preventing money-laundering activity. Each course presents unique scenarios that illustrate typical money-laundering situations. In this course, registered representatives are presented with scenarios that help demonstrate the critical role they play in recognizing and escalating situations that may indicate money-laundering activity.

By taking this course, you will be able to:

- Recognize unusual or suspicious activity that may indicate potential money laundering.
- Recognize the importance of ongoing due diligence as it relates to customers and their accounts.
- Understand that those who engage in money laundering activity are constantly changing tactics to avoid detection.
- Handle situations with customers or potential customers when having to ask for additional information upon observing unusual account activity.
- Better understand your role in recognizing and escalating suspicious activity.

AML - Retail: Understanding Your Role Volume 3 (EL-ELC243)

CFP 0.5 CE Credits

FINRA's anti-money laundering (AML) e-learning courses cover concepts and strategies for detecting and preventing money-laundering activity. Each course presents unique scenarios that illustrate typical money-laundering situations. In this course, registered representatives work through scenarios illustrating the importance of staying alert and reporting suspicious activity, including predicate offenses to money laundering such as identity theft, insider trading and market manipulation.

By taking this course, you will learn to:

- Define money laundering and describe how it occurs in the financial services industry.
- Explain the purpose of your firm's AML program.
- Describe the customer identification program (CIP) regulatory requirement when opening customer accounts.
- Explain the importance of monitoring customer accounts to detect and report suspicious activity that might be indicative of money laundering and other criminal activities.

AML - Retail: Understanding Your Role Volume 4 (EL-ELC250) **NEW**

CFP 0.5 CE Credits

FINRA's anti-money laundering (AML) e-learning courses cover concepts and strategies for detecting and preventing money-laundering activity. Each course presents unique scenarios that illustrate typical money-laundering situations. In this course, registered representatives work through scenarios they may encounter when working with customers, and also demonstrate how to detect and promptly report suspicious activity in customer accounts.

By taking this course, you will learn to:

- Recognize different ways money laundering can occur in the industry.

- Explain the importance of complying with your firm's AML program.
- Describe your regulatory requirements when opening customer accounts.
- Detect suspicious activity that might be indicative of money laundering and other criminal activities.
- Promptly report suspicious activity to the appropriate group or individual at your firm.

AML - Retail: Your Role in Detecting Deterring Money Laundering Activity (EL-ELC191)

CFP 1 CE Credit

FINRA's anti-money laundering (AML) e-learning courses cover concepts and strategies for detecting and preventing money-laundering activity. Each course presents unique scenarios that illustrate typical money-laundering situations. Scenarios demonstrate the need to detect and report suspicious activity. Firms are required to report a broad range of suspicious activities even if they do not have actual knowledge that a transaction involves criminal activity.

By taking this course, you will:

- Understand why broker-dealers have AML compliance programs.
- Know what is required to conduct customer identity verification.
- Recognize the importance of ongoing due diligence as it relates to customers and their accounts.
- Identify "red flags" that may signal money laundering or other potentially suspicious activity.
- Better understand your role in recognizing and escalating suspicious activity.

AML - Supervisors: Understanding Your Role (EL-ELC240)

CFP 0.5 CE Credits

FINRA's anti-money laundering (AML) e-learning courses cover concepts and strategies for detecting and preventing money-laundering activity. Each course presents unique scenarios that illustrate typical money-laundering situations. In this course, supervisors are presented with scenarios that help demonstrate the critical role they play in recognizing, monitoring and escalating situations that may indicate money-laundering activity.

By taking this course, you will be able to:

- Understand the importance of monitoring registered representatives' customer accounts for unusual activity that may indicate potential money-laundering activity.
- Recognize the importance of ongoing due diligence as it relates to your registered representatives' customers and their accounts.
- Understand that those who engage in money laundering activity are constantly changing tactics to avoid detection.
- Handle situations with customers or potential customers when having to ask for additional information upon observing unusual account activity.
- Better understand your role in recognizing and escalating suspicious activity.

AML - Variable Annuities and Variable Life Insurance (EL-ELC164)

CFP 1 CE Credit

FINRA's anti-money laundering (AML) e-learning courses cover concepts and strategies for detecting and preventing money-laundering activity. Each course presents unique scenarios that illustrate typical money-laundering situations. Scenarios demonstrate how to detect methods money launderers may use to exploit provisions in variable annuities and variable life insurance contracts -- including the loan provision, free-look provision and gifting -- in order to prevent money-laundering activity.

By taking this course, you will:

- Understand why broker-dealers have AML compliance programs.
- Know what is required to conduct customer identity verification.
- Recognize the importance of ongoing due diligence as it relates to customers and their accounts.
- Identify "red flags" that may signal money laundering or other potentially suspicious activity.
- Understand how variable life insurance and variable annuities can be used in a money laundering process.

AML - Wholesalers More Key Issues (EL-ELC223)

The scenarios in this course aim to help wholesaler registered representatives identify unusual activity in customer accounts that could indicate potential money laundering, and identify what steps to take when such suspicion arises.

AML - Wholesalers: Understanding Your Compliance Obligations (EL-ELC209)

In this course, scenarios highlight risks wholesale firms and registered representatives face when handling unusual account activity and expediting the account opening process.

AML - Wholesalers: Your Role in Detecting and Deterring Money Laundering Activity (EL-ELC194)

Brief scenarios demonstrate the need to detect and report suspicious activity. If you see something, say something—even if you don't work directly with individual customers. Firms are required to report a broad range of suspicious activities even if they do not have actual knowledge that a transaction involves criminal activity.

Annual Compliance Reminders for Institutional Registered Representatives - Vol. 1 (EL-ELC204)

This course uses scenarios adapted from actual FINRA disciplinary actions to remind institutional sales representatives of their compliance obligations. Volume 1 covers social media and public communications, Form U4 disclosures, private securities transactions, handling firm funds and maintaining ethical behavior when fulfilling continuing education requirements.

Annual Compliance Reminders for Institutional Registered Representatives - Vol. 2 (EL-ELC219)

This course uses scenarios adapted from actual FINRA disciplinary actions to remind institutional registered representatives about their compliance obligations. Volume 2 covers responding to FINRA requests for information, borrowing money from clients, ethical behavior and more.

Annual Compliance Reminders for Institutional Registered Representatives - Vol. 3 (EL-ELC228)

This course uses scenarios adapted from actual FINRA disciplinary actions to remind institutional registered representatives about their compliance obligations. Volume 3 covers proper handling of customer accounts and funds, outside business activities, communications with the public and more.

Annual Compliance Reminders for Institutional Registered Representatives - Vol. 4 (EL-ELC246)

This course uses scenarios adapted from actual FINRA disciplinary actions to remind institutional registered representatives about their compliance obligations. Volume 4 covers private securities transactions, use of social media, conflicts of interest, ethical behavior and customer complaints.

Annual Compliance Reminders for Registered Representatives - Vol. 1 (EL-ELC190)

CFP 1 CE Credit

This course uses scenarios adapted from actual disciplinary actions to remind registered representatives about their compliance obligations. Volume 1 covers outside business activities, private securities transactions, Form U4 disclosures, responding to compliance requests, providing accurate customer information, customer complaints and settlements, email, handling customer and firm funds, trade authorizations and conflicts of interest related to borrowing money from customers.

In this course, you will be able to:

- Identify common regulatory requirements.
- Understand the potential consequences of failing to comply with your firm's policies and FINRA rules.
- Recognize your compliance obligations in: providing your firm with written notice for outside business activities, getting your firm's approval before engaging in private securities transactions, disclosing all material information on your form U4, responding to all compliance requests in a timely manner, providing accurate customer information, notifying your firm about customer complaints and settlements, not using personal email for work, handling customer's and firm's funds properly, obtaining written authorization to make trades for your customer, and managing conflicts of interest.

Annual Compliance Reminders for Registered Representatives - Vol. 2 (EL-ELC203)

CFP 1 CE Credit

This course uses scenarios adapted from actual FINRA disciplinary actions to remind registered representatives about their compliance obligations. Volume 2 covers social media and public communications, trade authorizations, Form U4 disclosures, outside business activities, private securities transactions, handling customer funds related to borrowing money from customers, and maintaining ethical behavior when fulfilling continuing education requirements.

In this course, you will be able to:

- Identify common regulatory requirements.
- Understand the potential consequences of failing to comply with your firm's policies and FINRA rules.
- Recognize your compliance obligations in: using social media and public communications appropriately, ensuring all customer transactions are authorized, disclosing all material information on your form U4, ensuring proper notice to your firm about outside business activities, following proper steps before engaging in private securities transactions, handling your customer's funds in a proper manner, maintaining ethical behavior.

Annual Compliance Reminders for Registered Representatives - Vol. 3 (EL-ELC218)

CFP 1 CE Credit

This course uses scenarios adapted from actual FINRA disciplinary actions to remind registered representatives about their compliance obligations. Volume 3 covers communications with the public, suitability, ethical behavior and more.

In this course, you will be able to:

- Identify common regulatory requirements.
- Understand the potential consequences of failing to comply with your firm's policies and FINRA rules.
- Recognize your compliance obligations in: managing conflicts of interest, responding to all compliance requests in a timely manner, ensuring proper communications with the public, maintaining ethical behavior, falsifying documents or information, proper handling of customer complaints and settlements, providing accurate expense reports to your firm, providing accurate customer information, maintaining ethical behavior when transacting business with your firm, ensuring recommendations and transactions are suitable.

Annual Compliance Reminders for Registered Representatives - Vol. 4 (EL-ELC227)

CFP 1 CE Credit

This course uses scenarios adapted from actual FINRA disciplinary actions to remind registered representatives about their compliance obligations. Volume 4 covers handling customer accounts and funds properly, unauthorized transactions, outside business activities, suitability and more.

In this course, you will be able to:

- Identify common regulatory requirements.
- Understand the potential consequences of failing to comply with your firm's policies and FINRA rules.
- Recognize your compliance obligations in: handling your customer's funds in a proper manner, disclosing all material information on your form U4, ensuring all customer transactions are authorized, following proper steps before engaging in outside business activities and holding outside securities account, managing conflicts of interest, ensuring recommendations and transactions are suitable for your customer, acting ethically when handling customer accounts, ensuring that your clients signs required forms, using public communications appropriately, maintaining ethical behavior when transacting business with your firm.

Annual Compliance Reminders for Registered Representatives - Vol. 5 (EL-ELC237)

CFP 0.5 CE Credits

This course uses scenarios adapted from actual FINRA disciplinary actions to remind registered representatives about their compliance obligations. Volume 5 covers responding to regulatory requests in a timely manner, recognizing red flags, maintaining ethical behavior when fulfilling continuing education requirements, suitability, proper handling of customer accounts and observing high standards commercial honor.

In this course, you will be able to:

- Identify common regulatory requirements.
- Understand the potential consequences of failing to comply with your firm's policies and FINRA rules.
- Recognize your compliance obligations in: responding to regulatory requests in a timely manner, recognizing red flags, maintaining ethical behavior when fulfilling continuing education requirements, suitability, proper handling of customer accounts and observing high standards commercial honor.

Annual Compliance Reminders for Registered Representatives - Vol. 6 (EL-ELC244)

CFP 0.5 CE Credits

This course uses scenarios adapted from actual FINRA disciplinary actions to remind registered representatives about their compliance obligations. Volume 6 covers borrowing from clients, completing and amending Form U4s, conducting business using approved communication channels, disclosing participation in outside business activities, exercising discretion in customer accounts, falsifying documents related to customer accounts, maintaining accurate books and records, responding to FINRA requests for information, responding to firm compliance requests and submitting business expense reimbursements.

In this course, you will be able to:

- Identify common regulatory requirements.
- Understand the potential consequences of failing to comply with your firm's policies and FINRA rules.
- Recognize your compliance obligations in: borrowing from clients, completing and amending Form U4s, conducting business using approved communication channels, disclosing participation in outside business activities, exercising discretion in customer accounts, falsifying documents related to customer accounts, maintaining accurate books and records, responding to FINRA requests for information, responding to firm compliance requests and submitting business expense reimbursements.

Annual Compliance Reminders for Registered Representatives - Vol. 7 (EL-ELC249)

CFP 0.5 CE Credits

This course uses scenarios adapted from actual FINRA disciplinary actions to remind registered representatives about their compliance obligations. It covers suitability, communications with the public, outside business activities, concealing the improper receipt of customer funds, falsifying documents related to customer accounts, misuse of discretionary power, unauthorized trading and more.

In this course, you will be able to:

- Identify common regulatory requirements.

- Meet your compliance obligations as you go about your daily business
- Understand the potential consequences of failing to comply with your firm's policies and FINRA rules.
- Recognize your compliance obligations in: suitability, communications with the public, outside business activities, concealing the improper receipt of customer funds, falsifying documents related to customer accounts, misuse of discretionary power, unauthorized trading and more.

Annual Compliance Reminders for Supervisors - Vol. 1 (EL-ELC252) NEW

CFP 0.5 CE Credits

This course uses scenarios adapted from actual FINRA disciplinary actions to remind supervisors about their compliance and supervision obligations. Volume 1 covers requirements related to promptly amending Forms U4, reviewing customer accounts, suitability, outside business activities and communications with the public.

By taking this course, you will learn to:

- Identify common regulatory requirements.
- Meet your compliance obligations as you go about your daily supervision responsibilities; and
- Understand the potential consequences of failing to supervise.

Books and Records (EL-ELC131)

CFP 1 CE Credit

This course explains the obligations of registered persons to maintain records of actions undertaken in their capacity as representatives of the firm. Scenarios illustrate and reinforce compliance with recordkeeping and retention requirements when electronic media are involved.

By taking this course, you will understand the applicable SEC and FINRA books and records requirements, and how to maintain a complete and accurate books and records in securities industry. You will understand how to adhere to the regulations and your firm's guidance when conducting your business.

Business Conduct - Institutional: Understanding Information Barriers (EL-ELC199)

CFP 0.5 CE Credits

This course is designed to help securities industry professionals understand information barriers and the regulatory obligations regarding confidentiality, privacy and conflicts of interest as they relate to material, nonpublic information. It explores related topics such as wall-crossing procedures, restricted and watch lists, physical and electronic separation, and insider trading as it relates to information barriers. Scenarios address information barriers with respect to research and investment banking.

By taking this course, you will be able to understand:

- What information barriers are;
- Your—and your firm's—obligations regarding confidentiality, privacy and conflicts of interest as they relate to material, non-public information and information barriers; and
- How information barriers work by exploring situations involving investment banking representatives and research analysts.

Communications With the Public: Compliance Issues for Independent Registered Representatives (EL-ELC212)

CFP 0.5 CE Credits

This course helps independent registered representatives understand their compliance responsibilities when communicating with clients. It covers the consequences of non compliance with requirements for communicating with the public.

By taking this course, you will be able to:

- Explain what constitutes communications with the public.
- Identify content standards for communications with the public.
- Recognize FINRA review requirements.

Communications With the Public: Compliance Issues for Wholesalers (EL-ELC211)

This course is designed to help wholesalers understand their compliance responsibilities. It covers the consequences of noncompliance with requirements for communications with the public.

Communications With the Public: What Retail Staff Need to Know (EL-ELC210)

CFP 0.5 CE Credits

This course covers situations retail registered representatives face when communicating with clients, and the consequences of non-compliance with

requirements for approval, disclosure and retention of communications with the public.

By taking this course, you will be able to:

- Explain what constitutes communications with the public.
- Identify content standards for communications with the public.
- Recognize FINRA review requirements.

Conflicts of Interest (EL-ELC242)

CFP 0.5 CE Credits

This course highlights conflicts of interests that could arise between registered representatives, clients and firms in the securities industry. Conflict-related scenarios are presented to help registered representatives learn how to better identify, mitigate and manage conflicts of interest in their business.

By taking this course, you will be able to:

- Identify potential and actual conflicts of interest in your business.
- Describe effective practices for mitigating and managing conflicts of interest.
- Explain the impact of improperly managing conflicts of interest.

Corporate and Government Bonds: Regulatory Considerations (EL-ELC226)

CFP 1 CE Credit

This course addresses some of the inherent risks associated with corporate and government bonds, including Treasury, agency and government-sponsored enterprise (GSE) bonds. It is designed to help you better understand risks, sales practice issues, rules and regulations related to these bonds.

By taking this course, you will:

- Understand some of the regulatory issues involved in corporate, Treasury, agency and GSE bonds;
- Recognize some of the inherent risks involved with buying, selling and investing in corporate, Treasury, agency and GSE bonds; and
- Understand the rules and regulations related to corporate, Treasury, agency and GSE bonds.

Customer Information Protection for Registered Representatives (EL-ELC155)

CFP 1 CE Credit

This course covers concepts to help registered representatives understand procedures for protecting confidential personal customer information and detecting possible breaches in information security. It provides suggestions for what to do if customer information is compromised and steps to take to better protect this information.

By taking this course, you will be able to:

- Understand how you can help protect confidential personal customer information.
- Detect possible breaches of information security.
- Know what you should do if you suspect customer information has been compromised.

Customer Information Protection for Supervisors (EL-ELC156)

CFP 1 CE Credit

This course covers concepts to help supervisors implement firm procedures for protecting confidential personal customer information and detecting possible breaches in information security. It provides suggestions for what to do if customer information is compromised and steps to take to better protect this information.

By taking this course, you will be able to:

- Better implement and supervise your firm's procedures for protecting confidential personal customer information.
- Detecting possible breaches in information security.
- Know what you should do in the event that either you - or a registered representative that you supervise - suspect customer information has been compromised.
- Know steps you can take to better protect this information.

Cybersecurity: Understanding Your Role (EL-ELC238)

CFP 0.5 CE Credits

This course focuses on the necessity for cybersecurity controls in your day-to-day business. It will help you identify some of the cyber threats that can harm you, your customers and your firm. The course will also help you better understand the rules and regulations that apply to cybersecurity.

After taking this course, you will understand your responsibilities as they relate to cybersecurity, including:

- recognizing current types of cyber threats and common scams;
- protecting your customers, your firm and yourself from cyberattacks; and
- responding to cybersecurity threats.

Debt Mark-Ups (EL-ELC143)

CFP 0.5 CE Credits

This course covers rules and regulatory guidance surrounding the identification of prevailing market price and the factors to consider when determining mark-ups on transactions in debt securities.

This course aims to help you:

- Describe specific regulatory rules and guidance regarding fair prices and debt mark-ups.
- Define and identify the prevailing market price of a debt security.
- Explain factors to consider in determining fair mark-ups (mark-downs) on transactions in debt securities.

Electronic Communications: What Independent Registered Representatives Need to Know (EL-ELC216)

CFP 0.5 CE Credits

This course helps independent registered representatives understand their responsibilities with respect to electronic communications. It shows how regulatory standards apply to social media and other electronic communications.

By taking this course, you will be able to:

- Explain what constitutes communications with the public.
- Recognize content standards for communications with the public.
- Identify the various forms of electronic communications.
- Explain why electronic communications must adhere to the same content standards as written communications.

Electronic Communications: What Retail Staff Need to Know (EL-ELC213)

CFP 0.5 CE Credits

This course helps retail registered representatives understand the requirements applicable to all communications with the public and shows how regulatory standards apply to social media and other electronic communications.

By taking this course, you will be able to:

- Explain what constitutes communications with the public.
- Recognize content standards for communications with the public.
- Identify the various forms of electronic communications.
- Explain why electronic communications must adhere to the same content standards as written communications.

Electronic Communications: What Supervisors Need to Know (EL-ELC214)

CFP 1 CE Credit

This course helps supervisors understand their responsibilities with respect to electronic communications. It shows how regulatory standards apply to social media and other electronic communications.

By taking this course, you will be able to:

- Explain what constitutes communications with the public.
- Recognize content standards for communications with the public.
- Identify the various forms of electronic communications.
- Explain why electronic communications must adhere to the same content standards as written communications.
- Understand your supervisory responsibilities with respect to electronic communications.

Electronic Communications: What Wholesalers Need to Know (EL-ELC215)

This course helps wholesalers understand their compliance responsibilities with respect to electronic communications. It shows how regulatory standards apply to social media and other electronic communications.

Ethical Considerations for Institutional Sales Representatives (EL-ELC173)

This course presents six common ethical principles and selected decision-making models for institutional sales representatives to consider when facing

ethical dilemmas. Scenarios demonstrate how these models can be practically applied to common ethical challenges faced by securities professionals.

Ethical Considerations for Operations Professionals (EL-ELC172)

This course presents six common ethical principles and selected decision-making models for operations professionals to consider when facing ethical dilemmas. Scenarios demonstrate how these models can be practically applied to common ethical challenges faced by securities professionals.

Ethical Considerations for Registered Representatives (EL-ELC170)

This course presents six common ethical principles and selected decision-making models for registered representatives to consider when facing ethical dilemmas. Scenarios demonstrate how these models can be practically applied to common ethical challenges faced by securities professionals.

Ethical Considerations for Supervisors (EL-ELC171)

This course presents six common ethical principles and selected decision-making models for supervisors to consider when facing ethical dilemmas. Scenarios applied to common ethical challenges faced by securities professionals.

Exchanged-Traded Products: Understanding Leveraged and Inverse ETPs (EL-ELC179)

CFP 0.5 CE Credits

This course explains exchange-traded products (ETPs), with a particular focus on leveraged and inverse ETPs. It describes the factors that can affect the performance of these products, including the effect of compounding on daily reset, and identifies the benefits and risks of investing in these non-traditional ETPs.

By taking this course, you will be able to:

- Understand ETPs in general;
 - Recognize the benefits and risks of leveraged and inverse ETPs;
 - Identify factors that should be considered by those who invest in leveraged or inverse ETPs; and
 - Better understand the effect of compounding on the performance of leveraged and inverse ETPs with a daily reset.
-

Fixed Income Suitability: Retail Sales Practices (EL-ELC125)

CFP 1 CE Credit

This course reviews fixed income product characteristics and risk factors, and illustrates the unique suitability considerations and regulatory subtleties associated with the sale of these securities.

This course aims to help you:

- Explain what fixed income products are and name different types.
 - Describe the characteristics and risk factors of fixed income products.
 - Recognize the unique suitability considerations and regulatory requirements associated with the sale of fixed income products.
-

Foreign Corrupt Practice Act: Avoiding Improper Payments (EL-ELC110)

CFP 0.5 CE Credits

In today's international business climate, securities professionals must understand and comply with regulations governing corruption and bribery in business practices around the globe. The course covers handling of indirect payments, interactions with intermediaries and government officials, recordkeeping and due diligence.

By taking this course, you will be able to:

- Recognize what could be considered an improper payment
 - Identify who must comply with improper payment laws
 - Understand that certain payments should be documented
 - Understand the consequences of violating improper payment laws
-

Gifts: Independent Registered Representative Responsibilities (EL-ELC187)

CFP 0.5 CE Credits

This course presents regulatory requirements and industry compliance practices related to business gifts to help you understand your role as an independent registered representative in complying with FINRA rules. Brief interactive activities and scenarios demonstrate how to determine whether gifts are business-related, and illustrate proper gift-aggregation and recordkeeping techniques.

By taking this course, you will be able to:

- Understand FINRA Rule 3220 called Influencing or Rewarding Employees of Others.
- Understand the limits and guidelines for gift giving.
- Understand the importance of knowing and complying with your firm's policies and procedures for gift giving.
- Understand the consequences for violating firm and regulatory requirements for gift giving.

Gifts: Institutional Sales Representative Responsibilities (EL-ELC188)

This course presents regulatory requirements and industry compliance practices related to business gifts to help you understand your role as an institutional registered representative in complying with FINRA rules. Brief interactive activities and scenarios demonstrate how to determine whether gifts are business-related, and illustrate proper gift-aggregation and recordkeeping techniques.

Gifts: Registered Representatives Responsibilities (EL-ELC165)

CFP 0.5 CE Credits

This course presents regulatory requirements and industry compliance practices related to business gifts to help you understand your role as a registered representative in complying with FINRA rules. Scenarios demonstrate how to determine whether gifts are business-related, and illustrate proper gift-aggregation and recordkeeping techniques.

By taking this course, you will be able to:

- Understand FINRA Rule 3220 called Influencing or Rewarding Employees of Others.
- Understand the limits and guidelines for gift giving.
- Understand the importance of knowing and complying with your firm's policies and procedures for gift giving.
- Understand the consequences for violating firm and regulatory requirements for gift giving.

Gifts: Understanding Compliance Responsibilities (EL-ELC167)

CFP 0.5 CE Credits

This course presents regulatory requirements and industry compliance practices related to business gifts to help you understand your role as a member of the compliance staff in complying with FINRA rules. Scenarios demonstrate how to determine whether gifts are business-related, and illustrate proper gift-aggregation and recordkeeping techniques.

By taking this course, you will be able to:

- Understand FINRA Rule 3220 called Influencing or Rewarding Employees of Others.
- Understand the limits and guidelines for gift giving.
- Understand the importance of knowing and complying with your firm's policies and procedures for gift giving.
- Understand the consequences for violating firm and regulatory requirements for gift giving.

Gifts: Understanding Supervisory Responsibilities (EL-ELC166)

CFP 0.5 CE Credits

This course presents regulatory requirements and industry compliance practices related to business gifts to help you understand your role as a supervisor in complying with FINRA rules. Scenarios demonstrate how to determine whether gifts are business-related, and illustrate proper gift-aggregation and recordkeeping techniques.

By taking this course, you will be able to:

- Understand FINRA Rule 3220 called Influencing or Rewarding Employees of Others.
- Understand the limits and guidelines for gift giving.
- Understand the importance of knowing and complying with your firm's policies and procedures for gift giving.
- Understand the consequences for violating firm and regulatory requirements for gift giving.

Gifts: Understanding Wholesaler Responsibilities (EL-ELC189)

This course presents regulatory requirements and industry compliance practices related to business gifts to help you understand your role as a wholesaler in complying with FINRA rules. Brief interactive activities and scenarios demonstrate how to determine whether gifts are business-related, and illustrate proper gift-aggregation and recordkeeping techniques.

Insider Trading (EL-ELC157)

CFP 1 CE Credit

This course explains insider trading and the consequences of the intentional or inadvertent misuse of material, nonpublic information. Scenarios illustrate typical situations and emphasize the importance of maintaining confidentiality when in possession of material, nonpublic information.

This course aims to help you:

- Define insider trading and provide examples of material, non-public information.
- Increase your awareness of the rules and regulations applicable to insider trading.
- Detect and report suspicious activity that could be indicative of insider trading.
- Protect yourself and your firm from being involved in insider trading.

Insider Trading: Understanding Your Responsibilities (EL-ELC248)

CFP 0.5 CE Credits

This course highlights specific rules and regulations that prohibit insider trading and provides registered representatives with examples of material, nonpublic information. Participants work through scenarios designed to help them identify possible or actual insider trading by their customers and others, and determine what reporting steps to take.

This course aims to help you:

- Identify examples of material, nonpublic information.
- Describe how and when to report suspicious activity indicative of insider trading.
- Explain the potential consequences of failing to report suspicious activity indicative of insider trading.

Institutional Trading Regulations (EL-ELC225)

This course addresses core regulations related to institutional trading, order handling and recordkeeping. It is designed to help institutional traders and other financial professionals reinforce their understanding of compliance obligations.

Municipal Bonds: Regulatory Considerations (EL-ELC231)

CFP 1 CE Credit

This course addresses some of the inherent risks associated with municipal bonds. It is designed to help you better understand risks, sales practice issues, and rules and regulations related to these bonds.

By taking this course, you will be able to:

- Understand some of the regulatory issues involving municipal bonds.
- Recognize some of the inherent risks involved with buying, selling and investing in municipal bonds.
- Understand the rules and regulations related to municipal bonds.

Outside Business Activities (EL-ELC132)

CFP 1 CE Credit

This course covers regulations governing the treatment of outside business activities and reviews factors a registered representative should consider before participating in an outside business activity or conducting a private securities transaction.

By taking this course, you will be able to:

- Recognize when you are participating in outside business activities.
- Adhere to industry regulations and your firm's standards when participating in outside business activities.
- Understand the rules and regulations related to outside business activities.
- Recognize the consequences of participating in outside business activities without adhering to the rules and regulations.

Outside Business Activities for Independent Registered Representatives (EL-ELC185)

CFP 1 CE Credit

This course covers regulations governing the treatment of outside business activities and reviews factors an independent registered representative should consider before participating in an outside business activity or conducting a private securities transaction. Using real industry scenarios, this course illustrates how regulatory requirements for outside business activities apply to independent registered representatives.

By taking this course, you will be able to:

- Understand what are considered outside business activities.
- Understand the firm and regulatory requirements for registered persons whether contractors or employees of broker-dealers involved in outside business activities.
- Understand the importance of notifying the firm prior to pursuing outside business activities.
- Understand the consequences of violating firm and regulatory requirements for outside business activities.

Outside Business Activities for Wholesalers (EL-ELC184)

This course covers regulations governing the treatment of outside business activities and reviews factors registered wholesalers—who are required to know and follow FINRA rules as well as firm policies and procedures governing outside business activities - should consider before participating in an outside business activity or conducting a private securities transaction.

Penny Stock Sales (EL-ELC160)

CFP 1.5 CE Credits

This course explains the penny stock rules and a registered representative's sales practice obligations when recommending penny stocks. Scenarios reinforce the importance of disclosure and customer-specific suitability determinations.

By taking this course, you will be able to:

- Explain penny stock rules and issues that registered representatives should consider when dealing with penny stocks transactions.
- Understand how penny stocks have been used in fraudulent securities schemes.

Privacy Considerations: Conducting Business with Institutional Clients (EL-ELC198)

This course addresses two distinct privacy considerations that institutional sales representatives may encounter in their day-to-day business activities: the importance of protecting private client information and the need to maintain confidentiality when suspicious activity is encountered. Activities and case studies provide opportunities to explore and reinforce how to apply core concepts.

Private Placements: Conducting Reasonable Investigations for Regulation D Offerings (EL-ELC186)

CFP 0.5 CE Credits

This course uses case studies adapted from FINRA enforcement actions to illustrate the duty to conduct reasonable investigations concerning Regulation D offerings. It covers the use of private placements as a source of capital and sales practice abuses that can occur with such securities.

By taking this course you will be able to:

- Recognize your duty to conduct a reasonable investigation concerning Reg D securities and the issuer's representations;
- Understand Reg D and the exemptions offered under its rules;
- Know the use of private placements as a source of capital; and
- Recognize sales practice abuses that can occur with Reg D offerings.

Private Securities Transactions (EL-ELC241)

CFP 0.5 CE Credits

This course covers rules and regulations governing the treatment of private securities transactions, and reviews obligations for registered representatives. Scenarios are presented to help registered representatives identify private securities transactions and the appropriate actions to take before engaging in them.

By taking this course, you will be able to:

- Recognize private securities transactions.
- Describe the requirements surrounding participation in private securities transactions.
- Identify appropriate actions to take before engaging in private securities transactions.
- Explain the difference between private securities transactions and outside business activities.
- Discuss the importance of complying with the rules in this area.

Real Estate Investment Trusts (REITs): Regulatory Considerations (EL-ELC234)

CFP 1 CE Credit

This course is designed to help you better understand risks, sales practice issues, rules and regulations related to Real Estate Investment Trusts (REITs). It addresses some of the features and benefits of these products, as well as the regulatory implications that apply when selling them.

By taking this course, you will be able to:

- Recognize some of the inherent risks involved with buying, selling and investing in REITs.
- Understand some of the regulatory issues involving REITs.
- Understand the rules and regulations related to REITs.

Retail Branch Office Supervision: Compliance with Regulations (EL-ELC126)

Focusing on retail branch offices, this course reviews key supervisory obligations. Participants review topics on the supervision of sales practices and the

consequences of failing to adequately supervise.

Retail Branch Office Supervision: Understanding Supervisory Responsibilities (EL-ELC127)

This course covers the regulatory and compliance obligations of retail branch office managers and supervisors. Scenarios address hiring practices, monitoring of sales activity and communications, and delegation - and the consequences of not fulfilling supervisory obligations.

Retail Supervision: Sales to Senior Investors (EL-ELC139)

This course reviews the supervisory obligations of retail broker-dealers. Participants review scenarios involving suitability analyses and supervisory challenges relating to sales seminars, designations and suitability of products geared toward senior investors.

Senior Investor Issues: Diminished Decisional Capacity (EL-ELC158)

CFP 1 CE Credit

This course consolidates the insights and research of leading academic, medical and legal professionals, psychologists and organizations on the topic of diminished decisional capacity. It provides information that registered representatives may find useful for identifying, working with and responding to senior investors or other customers with potential diminished - or diminishing - decisional capacity.

By taking this course, you will be able to:

- Better understand diminished decisional capacity.
- Identify effective practices for working with senior investors.
- Recognize possible signs of diminished decisional capacity.
- Understand when and how to escalate a potential diminished decisional capacity issue.
- Understand risks associated with ignoring possible signs of diminished capacity.

Senior Investor Issues: Financial Exploitation (EL-ELC247)

CFP 0.5 CE Credits

This course reminds registered representatives that fulfilling their regulatory obligations can help to protect senior investors from financial exploitation. Participants are presented with scenarios to help them learn how to detect situations or "red flags" that might indicate a senior client is being financially exploited.

By taking this course, you will be able to:

- Recognize situations or red flags that might indicate financial exploitation of your senior clients.
- Understand when to escalate financial exploitation concerns to the appropriate person or department at your firm.
- Describe the potential risks for failing to report suspected financial exploitation.

Suitability and Know Your Customer Obligations: FINRA Rules 2111 and 2090 (EL-ELC197)

CFP 1 CE Credit

This course demonstrates the key requirements of FINRA's suitability and know your customer rules, and specific obligations of firms and associate persons under those rules.

By taking this course, you will be able to:

- Understand the requirements of FINRA's suitability rule, including considerations when evaluating whether an investment or investment strategy is suitable.
- Understand the requirements of the know your customer rule.
- Know the specific obligations of a firm and an associated person under the rules.

Supervision: FINRA Rules 3110, 3120, 3150 and 3170 (EL-ELC236)

CFP 1 CE Credit

This course demonstrates the key requirements of FINRA's supervision rules, and the specific obligations of firms and associated persons under those rules.

By taking this course, you will be able to:

- Understand the components for a framework of supervision specified by FINRA's supervision rule.
- Recognize the basics of a mandatory supervisory control system.
- Understand the requirements regarding holding customer mail and tape recording of registered persons by certain firms.
- Know the specific obligations of a firm and an associated person under the rules.

Supervision: Obligations for Firms with Institutional Clients (EL-ELC116)

This course covers the regulatory and compliance obligations of supervisors at firms servicing institutional clients. Scenarios highlight responsibilities of supervisors in various business areas, including trading, institutional sales, proprietary trading and investment banking. Participants review the challenges in hiring and supervising staff, delegation and failure to document, and the consequences of failing to perform supervisory duties.

Supervision: Obligations When Monitoring Sales and Trading (EL-ELC202)

This course uses case studies adapted from actual disciplinary actions to remind supervisors of their obligations to monitor sales and trading. It helps supervisors better understand the potential consequences of failing to carry out their supervisory responsibilities.

Understanding Alternative Mutual Funds (EL-ELC251) NEW

CFP 0.5 CE Credits

This course explains the unique characteristics and associated risks of alternative mutual funds. Participants are presented with scenarios designed to emphasize the complexity of alternative mutual funds and the importance of performing a thorough suitability analysis when recommending these products.

By taking this course, you will learn to:

- Describe the unique characteristic of alternative mutual funds.
- Explain the risks associated with alternative mutual funds.
- Discuss important factors to consider when investing in alternative mutual funds.

Understanding Commodity Futures-Linked Securities (EL-ELC181)

CFP 0.5 CE Credits

This course explains commodity futures-linked securities and the factors that can affect the performance of these products.

By taking this course, you will be able to:

- Understand commodity futures-linked securities.
- Recognize factors that can affect the performance of commodity futures-linked securities.

Understanding Retail Structured Products (EL-ELC174)

CFP 0.5 CE Credits

This course explains the basics of retail structured products as an investment class. It also describes the features of some of their more common forms and related risks associated with them.

By taking this course, you will be able to:

- Recognize characteristics of retail structured products as an investment type;
- Explain basic features of some of the more common forms of retail structured products; and
- Describe particular risks associated with retail structured products.

Understanding Social Media for Retail Registered Representatives (EL-ELC217)

CFP 0.5 CE Credits

This course helps registered representatives understand the requirements that apply when using social media for business communications with the public. It also shows how regulatory standards apply to the use of social media.

This course aims to help you:

- Explain the regulatory requirements related to using social media when conducting firm business.
- Understand that use of social media must adhere to the same content standards as written communications.
- Recognize possible consequences of failing to comply with your firm's policies and FINRA's regulatory requirements related to use of social media.

Use of Social Media for Business Purposes (EL-ELC163)

This course is designed to help registered representatives and other industry professionals understand how to comply with the regulatory requirements relating to the use of social media, such as stock blog postings, Facebook status updates, "tweets" and more.

Variable Annuities: Regulatory Implications (EL-ELC232)

CFP 0.5 CE Credits

This course is designed to help you better understand risks, sales practice issues, rules and regulations related to variable annuities. It addresses some of the features and benefits of these products as well as the regulatory implications that apply when selling them.

By taking this course, you will be able to:

- Identify the features and benefits of variable annuities.
- Understand the rules underlying the regulation of variable annuities.
- Understand the sales practice and regulatory implications concerning variable annuities.

Variable Annuities: Suitability and Disclosure of New Purchases (EL-ELC113)

CFP 2 CE Credits

This course explains variable annuities and the unique suitability factors that must be considered before recommending this complex investment product. Scenarios lead participants through suitability determinations based on a customer's financial situation and investment objectives.

By taking this course, you will gain a thorough understanding of issues regarding suitability and disclosure before selling variable annuities. You will understand what questions are useful in determining a client's suitability, under what conditions a sale is appropriate, what features help determine whether or not a client would find a variable annuity beneficial and what disclosures must be made to help the client make the decision. You will be able to help the customer make an informed decision when deciding to purchase variable annuities product.

IPA E-Learning Courses

IPA Course I: Fundamentals of Direct Investments

CFP 2 CE Credits

This introductory course provides a broad overview of the fundamentals of Direct Investments. Earn 2 CE credits. This course consists of eight modules:

Introduction – Direct Investments
Real Estate Investment Trusts: Tradable REITs
Non-Traded Real Estate Investment Trusts
Equipment Lease and Finance Funds
Limited Partnerships in Oil and Gas
Managed Futures Funds
Private Equity Funds
Ethics and Codes of Conduct

An online, CE approved (CFP® Board Registered CE Sponsor), training program for financial advisors, developed by the Investment Program Association & the American College, this on-line training program gives financial advisors the information they need to understand direct investments, explain their benefits to clients, assess their suitability, and integrate them effectively in a diversified investment portfolio.

IPA Course II: Introduction to Portfolio Construction and Management with Direct Investments

CFP 2 CE Credits

Providing a comprehensive overview of portfolio management, the course emphasizes diversifying investor portfolios with Direct Investments while also featuring topics related to both the overall portfolio and specific asset classes. Earn 2 CE Credits.

Upon completion of this course, participants will be able to understand the following:

- The Investment Policy Statement (IPS)
- Capital Market Expectations (CME)
- Asset Allocation
- Portfolio Implications of DI/AA Investing
- Benchmarking Portfolio Performance
- Monitoring Investment Returns and Portfolio Rebalancing Decisions

IPA Course III: Investing in Non-Traded REITs

CFP 2 CE Credits

This course joins E-Learning Course 1: Fundamental of Direct Investments and E-Learning Course 2: Introduction to Portfolio Construction and Management with Direct Investments to further expand high level, comprehensive education for advisors and support staff in the broker-dealer and

sponsor communities.

Upon completion of this course participants will be able to:

- Confidently articulate the basic components and structure of Non-Traded REITs
- Identify and communicate the prototypical life cycle of Non-Traded REITs
- Leverage Non-Traded REITs while constructing diversified portfolios
- Assess the investing environment for real estate assets
- Analyze the financial considerations of a Non-Traded REIT by performing basic REIT accounting functions
- Understand the taxation of REITs and the investor benefits therein
- Identify the investing risks of REITs and the appropriate considerations for identifying suitable investors
- Probably apply both Non-Traded and Traded REITs in a portfolio

IPA Course IV: Portfolio Diversification with Business Development Companies

CFP 2 CE Credits

This course will review the characteristics that traded and non-traded BDCs share and explore the factors that broker-dealers and financial advisors should consider in analyzing non-traded BDCs as investment opportunities.

Upon completion of this course, participants will be able to understand the following:

- Identify appropriate clients for BDCs by understanding the appropriate client profiles
- Identify a BDC's portfolio holdings along a traditional capital structure
- Articulate best practices of advisor peers that can be used in their firm
- Confidently explain the 3 phases of the BDC lifecycle
- Complete an initial level of analysis
- Explain the primary types of BDCs

IPA Course V: Introduction to Investing In Energy Programs

CFP 2 CE Credits

Investing in Energy Programs is an online educational course that assists advisors with a better understanding of client applications and uses of Energy Programs.

Upon completion of this course participants will be able to:

- Confidently address client management needs
- Integrate Energy Programs into a broader portfolio construction process
- Identify appropriate clients for Energy Programs by understanding the appropriate client profiles
- Understand the unique tax advantages of Energy Programs
- Articulate best practices of advisor peers that can be used in their firm
- Confidently explain the 5 phases of an Energy project lifecycle
- Complete an initial level of analysis
- Explain the primary types of Energy Programs

IPA Customer Account Statement Rule - 15.02

Implementation of NASD Rule 2340 / FINRA 2310 ("Customer Account Statement Rule") began on April 11, 2016. The IPA has developed this CE course to assist sponsors, broker dealers and financial advisors in understanding the changes and effectively communicating these changes to clients.

OSCPA E-Learning Courses

ESOP Valuations: The Basics and Beyond

CFP 1 CE Credit | **CPA** 1 CE Credit

In this session, Brian D. Bornino, CPA/ABV, CFA, CBA, Director of Valuation Services with GBQ Consulting, LLC, will discuss many aspects of ESOPs and the valuation of ESOP shares. Brian will discuss ESOPs in general (including a discussion of their pros and cons and the regulatory environment), provide an overview of ESOP valuations, and analyze the nuances of ESOP valuations that make them unique and challenging. You will also learn the role that CPA valuers can play in the ESOP valuation market.

Oil and Gas Depletion

CFP 1 CE Credit | **CPA** 1 CE Credit

Oil and gas properties are depleting assets. U.S. tax law recognizes this fact by providing a depletion deduction to taxpayers having an economic interest in oil and gas properties. In this program you will learn the general rules for computing both cost and percentage depletion.

Passive Activities - What Are They?

CFP 1 CE Credit | **CPA** 1 CE Credit

This course discusses the criteria used for determining if a taxpayer materially participates in activity. The course discusses the grouping options, as well as the one-time regrouping election under the §1411 (net investment income tax) regulations.

Paying for College Without Going Broke

CFP 1 CE Credit | **CPA** 1 CE Credit

Join Joseph Messinger, President/Co-Founder of Capstone Wealth Partners, LTD, as he provides valuable resources and tools to help guide families and answer the two biggest questions that parents have about college, regardless of income: 1.) Where might our child be able to get into college and get aid? 2.) What is our best strategy to pay for college?

Case studies will be presented to cover the four key areas in determining a family's best strategy to pay for college regardless of income and assets: college selection, financial aid, tax aid and the family's personal resources.

Reading, Understanding, and Presenting Financial Statements to the Board – Part 1

CFP 1 CE Credit | **CPA** 1 CE Credit

As an association executive one of your most important responsibilities is to understand and present your organization's overall financial picture to the Board of Directors. There's good news! It doesn't have to be complicated!

Join Jason Elliott, CPA, V.P. of Finance and Operations, The Ohio Society of CPAs and OSAE for an informative discussion on reading and understanding financial statements - even if you're not a financial expert.

Reading, Understanding, and Presenting Financial Statements to the Board – Part 2

CFP 1 CE Credit | **CPA** 1 CE Credit

As an association executive one of your most important responsibilities is to understand and present your organization's overall financial picture to the Board of Directors. There's good news! It doesn't have to be complicated!

Join Jason Elliott, CPA, V.P. of Finance and Operations, The Ohio Society of CPAs and OSAE for an informative discussion on reading and understanding financial statements - even if you're not a financial expert.

Most importantly, he'll give you tips on how to truly understand what your financial statements mean in order to confidently present your organization's financial picture to your board.

Succession Strategies for Privately Held Businesses

CFP 1 CE Credit | **CPA** 1 CE Credit

James Judd, CLU, ChFC, senior vice president, Oswald Companies, covers key considerations for succession planning, including buyout scenarios and timing, funding alternatives, creating the proper team for successful planning and optimal outcomes, and common mistakes to avoid both pre-transition and during transition. Enjoy an additional bonus clip on succession planning with Gary Adamson at the conclusion of the session.

Take Control of Your 401(k) – Powerful Strategies to Unlock Your Retirement Plans True Potential

CFP 1 CE Credit | **CPA** 1 CE Credit

In this course we will review America's Retirement gap, and show attendees how to take control of most families largest retirement asset, their company sponsored 401(k) plan. We will provide insight into the growing number of options that participants have available to them in their at work retirement plans including target date funds, managed accounts, online advice, and the growing availability of brokerage windows, AKA self-directed brokerage accounts. We will uncover the pros and cons of each option and who may be best suited to participate in each option.

The Next Generation: 7 Essentials to Financial Planning in a New World

CFP 1 CE Credit | **CPA** 1 CE Credit

The old model of preparing a plan for a client no longer works. Today's client wants to be engaged. They want to co-create their plans with the planner. They want to have fun. What is the new market place demanding? How do you develop it? What new skills do you need to acquire? Learn the 6 essentials to competing in the future.

All CFP CE courses have been qualified for credits through the CFP Board of Standards. Many other designation issuers also accept these courses for CE credits towards their designations but the respective issuers have final authority over acceptance of any course for CE credit.

All OSCPA self-study courses comply with Accountancy Board of Ohio CPE standards and AI Insight is applying to become a CPE Sponsor through the National Association of State Boards of Accountancy (NASBA) in order to broaden the covered jurisdictions. Many states have similar CPE standards, however, individual state boards of accountancy have final authority over acceptance of any course for CPE credit.

AI Insight automatically files with the CFP Board of Standards on a daily basis. It is the users' responsibility to file the required information with any other designation issuers for potential credits.

E-Learning Course Catalog

CFP

Courses eligible for Certified Financial Planner (CFP®) continuing education (CE) credit.

CPA

Courses eligible for Certified Public Accountant (CPA) continuing professional education (CPE) credit.