



[WWW.BRYANVENTURES.COM](http://WWW.BRYANVENTURES.COM)

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*Over 25 years experience enhancing the education of  
insurance and investment professionals.*

Thank you for choosing Bryan Ventures, Inc.! We've received your request for online insurance CE credits and you may select from any of our courses totaling your credit hours. Course access instructions are below. Should you have any additional questions, simply email us at [customerservice@bryanventures.com](mailto:customerservice@bryanventures.com).

**PLEASE NOTE:** We verify your tuition payment upon completion of our online courses and pursuant to state requirements, we reserve the right to withhold reporting of your earned credits without proper payment on file. If you purchased 30 days UNLIMITED ACCESS, your credit validation expires exactly 30 days from the time of purchase. Given these perimeters, if you need to purchase online CE, you can do so [HERE](#).

## Online Course Access Instructions

- Access to all insurance CE courses is available at our [ONLINE COURSE ACCESS](#) page.
  - This is the third link over under our logo/header on our [HOMEPAGE](#).
  - Or select the class title from any of the following pages for easy access.
- The classes are listed in alphabetic order and state the number of approved credit hours.
- Scroll through the list until you locate the course for which you registered or prefer based on your purchase. Click the course title to access the lesson material.
- **The password for access to the course and final exam is: learningisfun**
  - ALL one word; lower case letters. Be sure to turn your caps-lock OFF! ☺
- When you first access a course, you will set up a learning center which will be used to report your earned credits and create your certificate. You must ensure all information is identical to your license.
- Since all of our online courses vary in length, the course outline will tell you how many sections are in the course and each section will tell you how many pages or questions are included.
- **PLEASE BE SURE TO READ THE INTRODUCTORY SECTION CAREFULLY.** It explains the need to know information and will ensure a successful, uninterrupted course completion.
- **WE ALSO OFFER TECHNICAL SUPPORT FOR COMMON PROBLEMS:** Please bookmark this link for future reference: [TECH FAQs](#)

**Our business grows the most through referrals!**

**Please share our class offering with other insurance professionals in your office,  
community and agency network. Thank you!**

**COURSES AVAILABLE AT OUR ACCESS PAGE: <http://bryanventures.com/store/page4.html>  
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**BRYAN VENTURES WILL NEVER SELL OR DISTRIBUTE THE INFORMATION YOU PROVIDE TO ANY THIRD PARTY.**



### **1031 EXCHANGE VERSION 1.1-2 HOURS INSURANCE CE FOR MN & WI**

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



### **A QUESTION OF ETHICS VERSION 1.1-4 HOURS INSURANCE CE FOR MN & WI**

#### **THIS COURSE QUALIFIES FOR THE ETHICS REQUIREMENT IN BOTH MN & WI.**

Ethics are an especially important code of conduct in the insurance industry. Through a review of a variety of different scenarios related to proper disclosure and suitability we hope to answer the question: What is truly ethical?



### **ANNUITY SUITABILITY & DISCLOSURE-4 HOURS INSURANCE CE FOR MN**

This course is also accepted by the CFP® Board of Standards.

#### **THIS COURSE SATISFIES THE REQUIREMENT FOR ANNUITIES UNDER MN HOUSE FILE 791 WHICH BECAME EFFECTIVE JUNE 1, 2013**

Annuities can provide many financial benefits to clients and this course provides an overview of annuity basics including a discussion of some creative uses of this financial product like Multigenerational IRAs, Fixed Indexed Annuities, Guaranteed Benefits, Split Annuities and even the use of annuities for long-term care.



### **ANNUITIES VERSION 1.1-5 HOURS INSURANCE CE FOR MN & WI**

Annuities can provide many financial benefits to clients and this course discusses some creative uses including Multigenerational IRAs, Equity Indexed Annuities, Guaranteed Benefits, Split Annuities and even the use of annuities for long-term care.



### **ASSET ALLOCATION VERSION 1.1-2 HOURS INSURANCE CE FOR MN & WI**

This course is also accepted by the CFP® Board of Standards.

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



### **CAPITAL GAINS TAX VERSION 1.1-3 HOURS INSURANCE CE FOR MN & WI**

Capital Gains Taxes can be a financial burden for clients with accumulated wealth. This course discusses ways to reduce tax and maintain greater wealth through creative ideas like trusts, family partnerships, private annuities and 1031 Exchange.



### **CERTIFIED FINANCIAL PLANNERS™ CODE OF ETHICS-4 HOURS INSURANCE CE FOR MN & WI**

This course is accepted by the CFP® Board of Standards for their 2-hour ethics requirement.

#### **THIS COURSE ALSO QUALIFIES FOR THE ETHICS REQUIREMENT IN BOTH MN & WI.**

This course provides an overview of the CFP® Board's Ethical Standards, including the Code of Ethics and Professional Responsibility, Rules of Conduct, and Financial Planning Practice Standards. There's a lot of confusion among practitioners about what standards apply in a given set of circumstances. This course is designed to clarify the requirements and to help you operate and communicate with clients with greater confidence and understanding.



### **COLLEGE FUNDING EXPANDED VERSION 1.1-5 HOURS INSURANCE CE FOR MN & WI**

This course is also accepted by the CFP® Board of Standards.

Planning for college expenses is a concern for many parents and this expanded course reviews the need to know information including: Financial Aid; Section 529 & Education Savings Accounts; Tax Credits; ROTC Scholarships; and MUCH MORE!



### **COMMON ERRORS TO AVOID VERSION 1.1-4 HOURS INSURANCE CE FOR MN & WI**

Having instructed CE for more than 10 years, there are common misunderstandings frequently mentioned in class. This course is intended to add clarity to a wide variety of possible myths agents might succumb to including gifting rules, transfer of assets, true value of tax benefits and MORE!



### **CREDIT CRISIS VERSION 1.1-6 HOURS INSURANCE CE FOR MN & WI**

This course is also accepted by the CFP® Board of Standards.

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



### **ENTERTAINING ETHICS-4 HOURS INSURANCE CE FOR MN & WI**

#### **THIS COURSE QUALIFIES FOR THE ETHICS REQUIREMENT IN BOTH MN & WI.**

Double entendre intended: This course "entertains" the concept of ethics through class discussion of a wide variety of "entertaining" ethical dilemmas in the hope to answer the question, "What is truly ethical?"



### **EQUITY INDEXED ANNUITIES VERSION 1.1-3 HOURS INSURANCE CE FOR MN & WI**

Equity Indexed Annuities (EIAs) can offer upside potential of stocks, protection of principle and tax-deferred gains. With all these advantages, this course reviews the basics of how these annuities work to benefit your clients.



### **ETHICAL INSURANCE VERSION 1.1-3 HOURS INSURANCE CE FOR MN & WI**

#### **THIS COURSE QUALIFIES FOR THE ETHICS REQUIREMENT IN BOTH MN & WI.**

To help uphold ethical standards, this course offers an overview of state regulations for advertising and disclosure; and offers practical suggestions to ensure proper disclosure and ethical client treatment.



### **FINANCIAL STABILITY VERSION 1.1-2 HOURS INSURANCE CE FOR MN & WI**

Insurer financial stability is a critical factor to determine claims paying ability. This course reviews some financial factors to help ensure stability and service for both you and your clients.



### **FUNDING LONG-TERM CARE VERSION 1.1-2 HOURS INSURANCE CE FOR MN & WI**

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



### **IRA: TRADITIONAL, ROTH, SEP & SIMPLE VERSION 1.1-4 HOURS INSURANCE CE FOR MN & WI**

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



### **LIMIT LIABILITY VERSION 1.1-3 HOURS INSURANCE CE FOR MN & WI**

To help limit agent liability, this course reviews two critical topics to provide additional service and stability to your clients: Financial Insurer Stability and MN Regulations for Advertising & Disclosure.



### **MA ELIGIBILITY & LTC PARTNERSHIP PROGRAM-4 HOURS INSURANCE CE FOR MN**

This course is also accepted by the CFP® Board of Standards.

#### **THIS COURSE SATISFIES THE 4-HOUR SUBSEQUENT REQUIREMENT FOR MN LTC INSURANCE ALLOWED UNDER 60K.365(d) AND IS CLEARCERT APPROVED.**

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



### **MONEY MATTERS VERSION 1.1-5 HOURS INSURANCE CE FOR MN & WI**

Whether looking to build individual wealth or help your clients meet their financial goals, this course offers practical suggestions to make the most of every penny through an array of topics like debt reduction, savings allocation, historical evaluation of market trends and a variety of investment strategies.



### **REAL ESTATE INVESTMENTS VERSION 1.1-4 HOURS INSURANCE CE FOR MN & WI**

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



### **RETIREMENT PLANNING STRATEGIES VERSION 1.1-7 HOURS INSURANCE CE FOR MN & WI**

This course is also accepted by the CFP® Board of Standards.

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



### **REVERSE MORTGAGES VERSION 1.1-2 HOURS INSURANCE CE FOR MN & WI**

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



### **SOCIAL SECURITY & MEDICARE VERSION 1.1-6 HOURS INSURANCE CE FOR MN & WI**

Through a historical look to present day financing and benefits, this course offers all the need to know information about Social Security & Medicare so you are better able to assist clients in their retirement planning objectives and insurance options past age 65.



### **TAX-FAVORED HEALTH PLANS VERSION 1.1-6 HOURS INSURANCE CE FOR MN & WI**

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



### **VALUE OF TAX ADVANTAGES VERSION 1.1-2 HOURS INSURANCE CE FOR MN & WI**

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