

Series 6

Investment Company Products / Variable Contract Limited Representative is required of individuals soliciting the purchase or sale of redeemable securities (mutual funds), variable contracts (variable annuities) and insurance premium funding programs (variable life) issued by insurance companies.

Series 7

General Securities Representative Exam is required of individuals soliciting the purchase or sale of corporate, municipal and U.S. government securities, options, direct participation programs, investment company products, and variable contracts.

Series 24

General Securities Principal is required of individuals responsible for the management or supervision of a member's investment banking or securities business. The Series 24 qualifies an individual as a General Securities Principal.

Series 63

Uniform Securities Agent State Law Exam is required of individuals soliciting the purchase or sale of securities within a state. The exam may be required in addition to other exams.

Series 65

Uniform Investment Adviser Law Exam is designed to qualify candidates as investment adviser representatives.

Series 66

Uniform Combined State Law Exam (equivalent of S-63 plus S-65) is required of individuals acting as or soliciting for the service of investment advisers and soliciting the purchase or sale of securities within a state. This series fulfills the requirements of both the Series 63 and Series 65.

State Disclaimers

Tennessee

1. Enroll in a Kaplan Financial Education Insurance Licensing course by calling Kaplan Financial Education Customer Service at 800-824-8742 or enrolling online at www.kfeducation.com/insurance-lic
2. Schedule the appointment for the licensing exam with Prometric Testing Centers at 866-766-6387 (choose option 3) or PearsonVUE Testing Centers at 866-396-6273 three to four weeks before the class begins.
3. For optimum results, plan to do some pre-/post-study. Plan for homework questions each night. Plan two to three days of review before taking your licensing exams.
4. Take your test within five days of completing the class and pass with confidence!

Disclosures Required by the Tennessee Higher Education Commission (THEC)

Kaplan Financial Education is authorized by the Tennessee Higher Education Commission. This authorization must be renewed each year and is based on an evaluation by minimum standards concerning quality of education, ethical business practices, health and safety, and fiscal responsibility. For complaints, contact our customer service department at 1-877-962-9006. If a complaint is not settled at the institutional level, the student may contact the Tennessee Higher Education Commission, Nashville, TN 37243-0830, or call 1-615-741-5293.

Enrollment and Admissions Policy

Students may enroll on any day the school is open or online by visiting our Website. Admissions are open to any qualified applicant. No qualified person may be excluded from enrollment to classes on the basis of age, race, gender, or national origin. There are no specific course prerequisites or other requirements for admission. We grant no credit for previous education or training. Students are preparing for a specific examination required by federal or state insurance or securities regulators, who will determine acceptance into the profession. No job placement assistance will be offered. Kaplan Financial Education cannot guarantee employment upon completion of the course.

Attendance Policy

- A. Absence: Absence will be excused for illness, death, or birth in the immediate family; any other valid reasons must be substantiated in writing (at the discretion of the school director). All other absences will be considered unexcused.
- B. Tardiness: Tardiness on two occasions in one class will be considered as one unexcused absence.
- C. Interruption for Unsatisfactory Attendance: Students with three unexcused absences in

any class will receive written notification of academic probation. Academic probation means the student will receive no credit and will have to repeat the course in its entirety to receive full course credit hours.

D. Make-Up Work: Make-up work may be required for any absence. However, hours of make-up work cannot be accepted as hours of class attendance.

E. Leave of Absence: Written requests for leaves of absence will be considered and granted to students at the discretion of the school director.

Student Conduct Policy

Use of drugs and alcohol during school hours, possession of firearms, dishonesty, disruption of classes, use of profanity, excessive tardiness, insubordination, violation of safety rules, or not abiding by the school rules will be considered a just cause for dismissal.

Kaplan, Inc., owns more than 10% of DF Institute, Inc.

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Johan de Muinck Keizer

Vice President and Secretary

Mary Jane Miller

Vice President and Assistant Secretary

Texas

How to Obtain Your Insurance License

1. You must be at least 18 years of age and have prior work experience to attend our classes.
2. Request your licensing information bulletin from Thomson-Prometric, formerly Experior Assessments (the exam administrator), at www.prometric.com or by calling 1-866-267-0455.
3. Enroll in a Kaplan Financial Education exam prep class by calling Kaplan Financial Education Customer Service at 1-800-772-5334 or enrolling online at www.kaplanfinancial.com.
4. Submit the appropriate license application and required forms, which include certification that required exams have been successfully passed and remit the appropriate fees to Thomson-Prometric. Finger print receipts must be submitted along with the license application.
5. Take your test within five days of class (test completion is not necessary for those obtaining a temporary license) and pass with confidence!

Insurance Licensing Classes

Life, Accident, and Health Exam Prep (24 Clock Hours)

General Insurance 2 hrs

Life Insurance Plans 2 hrs

Life Insurance Provisions and Riders 2 hrs

Annuities 2 hrs

Taxes and Retirement Plans 2.5 hrs

Regulations 2 hrs

Health Insurance and HMO's 3 hrs

Insurance for Seniors 1 hr

Long Term Care 1 hr

Group Insurance 1 hr

Quizzes, Practice Tests & Reviews 5.5 hrs

Life Agent Exam Prep (16 Clock Hours)

General Insurance 2 hrs

Life Insurance Plans 2 hrs

Life Insurance Provisions and Riders 2 hrs

Annuities 2 hrs

Taxes and Retirement Plans 2.5 hrs

Regulations 2 hrs

Quizzes, Practice Tests & Reviews 3.5 hrs

Property and Casualty Exam Prep (27 Clock Hours)

What is an Insurance Agent 2 hrs

What is Insurance 2 hrs

Insurance Contracts 2 hrs

Property and Casualty Basics 2 hrs

Automobile Insurance 2.5 hrs

Dwelling and Homeowners 3 hrs

Other Coverage and Options 2 hrs

Commercial Package Policy and Forms 2 hrs

Commercial General Lines 2 hrs

Worker's Compensation 2 hrs

Quizzes, Practice Tests & Reviews 5.5 hrs

Personal Lines Exam Prep (18 Clock Hours)

What is an Insurance Agent 2 hrs

What is Insurance 2 hrs

Insurance Contracts 2 hrs

Property and Casualty Basics 2 hrs

Automobile Insurance 2.5 hrs

Dwelling and Homeowners 3 hrs

Other Coverage and Options 2 hrs

Quizzes, Practice Tests & Reviews 2.5 hrs

Adjuster Licensing Classes

You can be certified to apply for your license in only four days by successfully completing our class (90% required attendance) and passing the state approved exam that is administered at the end of the class. The Texas Property and Casualty Adjuster License has reciprocity in 32 states. If you're a non-resident of Texas or wish to utilize your adjuster license outside of Texas, please contact the appropriate state licensing agency for more information. These courses are regulated and approved by the Texas Department of Insurance and are not regulated by the Texas Workforce Commission.

Instructional Staff

Donald Bagozzi

Gail Barnhart

Charles Berry
Sidney Bradshaw
James Brann
Buford Curry
Nancy Curry
Doug Hildreth
Ritchie Holmes
Ashley Hunter
Bryant Langham
David Pat McBee
Gerald K. Moore
Thomas O'Brian
Chris Self
Wyatt Skaines
Don Ternier
Mary Ann Tunick
Thomas Vance
Jeremy (Heath) Wakeland
Kimberly Banks
Walter Bronson

Administrative Staff

Crystal Gleisner
Marietta Oliver
Jiten Patel
Rebecca Ray
Shirley Twiss

Texas Workforce Commission Refund Policy

1. Refund computations will be based on the period of enrollment computed on basis of course time (clock hours).
2. The effective date of termination for refund purposes will be the earliest of the following:
 - (a) the last date of attendance; or
 - (b) the date of receipt of written notice from the student
3. If tuition and fees are collected in advance of entrance,

and the student does not enter school, not more than \$100 shall be retained by the school.

4. If the student fails to enter the seminar, withdraws, or is discontinued at any time before completion of the seminar, the student will be refunded the pro-rata portion of the tuition, fees, and other charges that the number of class hours remaining in the seminar after the effective date of termination bears to the total number of class hours in the seminar.

5. A full refund of all tuition and fees is due in each of the following cases:

(a) an enrollee is not accepted by the school;

(b) if the seminar of instruction is discontinued by the school, and this prevents the student from completing the seminar; or

(c) if the student's enrollment was procured as a result of any misrepresentation by the owner or the representatives of the school.

6. REFUND POLICY FOR STUDENTS CALLED TO ACTIVE MILITARY SERVICE. A student of the school or college who withdraws from the school or college as a result of the student being called to active duty in a military service of the United States or the Texas National Guard may elect one of the following options for each program in which the student is enrolled:

1. if tuition and fees are collected in advance of the withdrawal, a pro rata refund of any tuition, fees, or other charges paid by the student for the program and a cancellation of any unpaid tuition, fees, or other charges owed by the student for the portion of the program the student does not complete following withdrawal;

2. a grade of incomplete with the designation "withdrawn-military" for the courses in the program, other than courses for which the student has previously received a grade on the student's transcript, and the right to re-enroll in the program, or a substantially equivalent program if that program is no longer available, not later than the first anniversary of the date the student is discharged from active military duty without payment of additional tuition, fees, or other charges for the program other than any previously unpaid balance of the original tuition, fees, and charges for books for the program; or

3. the assignment of an appropriate final grade or credit for the courses in the program, but only if the instructor or instructors of the program determine that the student has:

(a) satisfactorily completed at least 90 percent of the required coursework for the program; and

(b) demonstrated sufficient mastery of the program material to receive credit for completing the program.

7. Refunds will be totally consummated within 60 days after the effective date of termination.

Please forward any complaints to:

Texas Workforce Commission, Careers Schools and Colleges
101 E. 15th St., Suite 104T, Austin, TX 78778-0001
Ph: 1-512-936-3100 / Fax: 1-512-936-3111

The information contained in this brochure is true and correct to the best of my knowledge.

Dr. Jeffrey A. Manzi, CFA, PE
Vice President
Kaplan Financial



Approved and Regulated by the Texas Workforce Commission, Career Schools and Colleges, Austin, Texas.

Pricing, class dates, and locations are subject to change. All classes have 10 minute breaks each hour and full day classes have a one hour lunch break. Please arrive 15 minutes early to class. If you miss a portion of class, please discuss make-up with your instructor. Students may enroll in class up to start of first day of class. Students may retake classes after failed test attempt within one year of class purchase. We reserve the right to remove disruptive students from class. Refunds will be given on a prorated basis. Readmission is taken on a case-by-case basis.