

# The Fraternal Training Program



FFMA FRATERNAL PACKAGES

QUALIFICATION REQUIREMENTS

COURSE DESCRIPTIONS

“The distinguished FICF designation is an advanced award granted by the FFMA to only those field representatives who have shown the highest levels of dedication required to achieve knowledge in the more advanced areas of underwriting.”

— Fraternal Field Managers' Association

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**Finish fast!**

877.725.7553 x2440

\*Fraternalists get a 10% discount on Insurance Licensing & CE with Kaplan

## FFMA Fraternal Packages

Kaplan Financial Education is proud to partner with the Fraternal Field Managers' Association (FFMA) to provide member organizations with outstanding fraternal training programs. We have set up a unique online store for FFMA member organizations where you can choose from several study solutions for the FIC and FICF.

### The FIC and FICF Training Program Includes:

- Online access to a selected course or one printed textbook
- An online exam for each course, based on your package choice
- Online exam retakes until you successfully pass the course
- A diploma and fraternal pin with the successful completion of the FIC or FICF program

#### Fraternal Insurance Counselor courses include:

- Basic Course, Part A: Introduction to Life Insurance
- Basic Course, Part B: Ethics for the Insurance Professional
- Intermediate Course: Needs Analysis
- Advanced Course: Introduction to Advanced Markets

#### Fraternal Insurance Counselor Fellow courses include:

- Graduate I: Estate Planning Concepts
- Graduate II: Business Insurance Concepts
- Graduate III: Financial Products Training Course

Email your additional questions to  
[Bridget.Haug@kaplan.com](mailto:Bridget.Haug@kaplan.com)

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## Qualification Requirements

### Fraternal Insurance Counselor

All new FIC candidates must meet the following qualifications:

- Pass the Basic, Ethics, Intermediate, and Advanced final examinations within three years of starting the program.  
Exception: The Intermediate and Advanced final examinations are waived for FIC candidates who have received the CLU®, ChFC®, or CFP® designations.
- Work with their current fraternal benefit society for 12 consecutive months. Fraternal benefit societies must be members of the American Fraternal Alliance and the Fraternal Field Managers' Association, or the Canadian Fraternal Congress, in order for affiliated candidates to meet the qualification requirements.

### Fraternal Insurance Counselor Fellow

FICF candidates must:

- Already hold their FIC designation.
- Pass the Graduate I, II, and III final examinations.
- Represent a fraternal benefit society that is a member of the American Fraternal Alliance and the Fraternal Field Managers' Association, or the Canadian Fraternal Congress.

“Took my FIC and FICF with Kaplan online. Great courses!”

— D. Murphy, Field Agent

## Time Limit

FIC and FICF candidates must complete all course work and pass the exams within three years of initial enrollment. No credit will be given for exams passed outside of the three-year time period. Separate three-year time periods apply to the FIC and FICF study, and each course is available online for one year.

## Continuing Education (CE) Credit for Courses & Exams

Member societies shall conduct these courses by classroom study, group study, correspondence, or other method by which the student completes every chapter in each text. If a course is taken on a correspondence basis through Kaplan Financial Education, the course may be eligible for state continuing education credit. A separate state continuing education certificate fee is payable by the candidate or society to Kaplan Financial Education.

The final exams for these correspondence courses consist of multiple-choice questions. Grades are reported as a percentage of correct answers. Students who answer 70% or more of the questions correctly pass the test. Those not passing a test are allowed to restudy the course material and retake the exam.

*Note: Print exams are no longer eligible for state CE credit. In order to earn state CE credit, candidates must choose and complete the online certification exam.*

## Exam Administration and Proctoring Rules

- Exams are to be conducted under the auspices of a designated proctor who is a disinterested third party (someone who is not the student's supervisor, subordinate, or family member).
- The candidate shall have a private place free from distractions in which to take the exam.
- The candidate must not have at hand, or refer to, the study courses or any sources of reference. Exams are designed to be fair and adequate tests of a candidate's knowledge of the FIC and FICF course materials.
- The candidate must not see the test questions before sitting for the exam.
- If the exam is being taken for state CE credit, any state proctoring rules will supersede the FIC/FICF proctoring rules.

## Diploma and Lapel Pin

Candidates who successfully complete their exams and meet the qualification requirements will receive their FIC and FICF designations in the following manner:

- Diplomas are printed directly through the Fraternal Portal's Admin.
- Lapel pins are provided after completion of the FIC/FICF Designation from the Authorized Portal Admin.

## Fraternal Insurance Counselor Program

### Basic Course, Part A Introduction to Life Insurance

Beginning with a discussion of the history, development, and scope of fraternalism, this course explains the fundamentals of life insurance and successful selling.

### Basic Course, Part B Ethics for the Insurance Professional

This excellent ethics guide for insurance agents is a balanced presentation of an insurance agent's principled relationships with his culture.

### Intermediate Course Needs Analysis

This course presents the basics of needs-based consultative selling. Producers learn to compare a client's financial objectives to their existing resources. This approach makes the needs for additional insurance crystal clear to the client.

### Advanced Course Introduction to Advanced Markets

This course outlines the concepts producers must understand to move into advanced markets. It explains how to prospect for and get the attention of business owners. It discusses succession planning, group insurance, executive bonus plans, split dollar, qualified retirement plans, and more.

## Fraternal Insurance Counselor Fellow Program

### Graduate I Estate Planning

This is an advanced markets course for fraternal field agents seeking to both successfully sell life insurance for estate protection purposes and work with other members of the estate planning team. The course covers the use of estate liquidity in connection with trusts—both as a funding medium for business agreements and as an effective combination with the estate tax marital deduction.

### Graduate II Business Insurance Concepts

The insurance needs of proprietorships, partnerships, and corporations are discussed in this comprehensive course. It explains key employee insurance, deferred compensation, split dollar, executive bonus plans, group insurance, and advanced sales agreements. Learners receive valuable prospecting tips and sales ideas.

### Graduate III Financial Products Training Course

This course provides an overview of today's key investment options—how they work, tax consequences, strengths, and weaknesses. It covers deposit accounts, insurance, annuities, securities, mutual funds, and qualified retirement plans.

## Save 10% on Insurance CE

Stay one step ahead of your Insurance Continuing Education (CE) requirements and save 10% with Kaplan's online Total Access CE. With courses written by industry experts and easy navigation, Total Access CE is the most economical way to satisfy CE requirements.

The program provides:

- 365 days of unlimited access to our library
- Immediate results with instant exam scoring
- The confidence in knowing you can retake exams as often as you need

## Begin your LUTCF with FICF Courses

When you complete Kaplan's FICF program, you can transfer credits for Graduate I and Graduate II courses to The American College for a head start on your LUTCF.

## Start today!

Talk with your Administrator for details.