



# Become a Fraternal Professional

and showcase your commitment  
to expertise.

Kaplan Financial Education is proud to partner with the Fraternal Field Managers' Association (FFMA) to provide outstanding training and professional development programs for the Fraternal Industry. Read on and find information about our Fraternal Insurance Counselor (FIC), Fraternal Insurance Counselor Fellow (FICF), and Fraternal Financial Services Counselor (FFSC) programs.

## Fraternal Training Programs:

- [FIC Fraternal Insurance Counselor >>](#)
- [FICF Fraternal Insurance Counselor Fellow >>](#)
- [FFSC Fraternal Financial Services Counselor >>](#)

# START TODAY!

Contact your administrator or  
email [fraternals@kaplan.com](mailto:fraternals@kaplan.com) to begin.

# FIC, FICF, and FFSC Programs

## Benefits

- CE credit may be available for all courses. Check with your administrator for details.
- Support your organization by improving your knowledge as a Fraternal Professional.
- Provide better customer service with insurance-specific training.
- Broaden your expertise to help clients achieve their long-term financial goals by enhancing product knowledge.
- Immediately convey your enhanced expertise to your clients with professional designations.
- Many organizations reimburse candidates for the cost of these courses—check with your organization for details.

## Programs Include

- Online access to your course for one year (printed textbooks are available for an additional fee)
- An online exam for each course
- Online exam retakes until you successfully pass the course
- A diploma and fraternal pin with successful completion of the FIC, FICF, or FFSC programs
  - > Diplomas are printed directly through the Fraternal Portal's Admin
  - > Lapel pins are provided after completion of the FIC/FICF/FFSC Designation from the Authorized Portal Admin

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

— D. Murphy, Field Agent

## Qualification Requirements

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® certifications.
- Work with current fraternal benefit society for 6 consecutive months. Fraternal benefit societies must be members of the Fraternal Field Managers' Association in order for affiliated candidates to meet the qualification requirements.

All new FICF candidates must meet the following qualifications:

- Hold the FIC designation.
- Pass the Graduate I, II, and III final examinations.
- Work with current fraternal benefit society for 12 consecutive months. Fraternal benefit societies must be members of the Fraternal Field Managers' Association in order for affiliated candidates to meet the qualification requirements.

The FFSC designation is intended for fraternal members that hold both an insurance and securities license. To successfully complete the FFSC program, all new candidates must meet the following qualifications:

- Hold the FIC or FICF designation.
- FIC designees can obtain the FFSC by passing any three of the four FFSC courses.
- FICF holders can obtain the designation by passing any two of the four FFSC courses.

# Exam Details

## Applying for an Exam

- Application: Exams are included as part of the online course package purchased for each candidate by their society official. No formal application is needed to take the exam with Kaplan Financial Education.
- Timeframe: Candidates have an online subscription period of one year. They may take the exam as many times as they want until they attain a passing score.
- Fees: The cost of each examination is the responsibility of the candidate or the candidate's society.

## Time Limit

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, FICF, and FFSC study; and each course is available online for one year.

## Exams

Final exams for these courses consist of multiple-choice questions. Grades are reported as a percentage of correct answers. Candidates who answer 70% or more of the questions correctly pass the test.

## Exam Administration and Proctoring Rules

- 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/FICF/FFSC 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 or other course completion rules will apply.

“ The distinguished FFSC designation is an advanced certification awarded by the FFMA to only those field representatives who have shown the highest levels of dedication required to achieve knowledge in the areas of financial products and services. ”

— Fraternal Field Managers' Association

# FIC & FICF Course Work

## FIC

### Basic Course, Part A

#### *Introduction to Life Insurance*

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Learn the fundamentals of life insurance and successful selling.

### Basic Course, Part B

#### *Ethics for the Insurance Professional*

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An excellent ethics guide for insurance agents, this course is a balanced presentation of insurance agents' principle relationships with their culture.

### Intermediate Course

#### *Needs Analysis*

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Presenting the basics of needs-based consultative selling, this course teaches producers 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*

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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, as well as discusses succession planning, group insurance, executive bonus plans, split dollar, qualified retirement plans, and more.

## FICF

### Graduate I

#### *Estate Planning Concepts*

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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*

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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*

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This course presents 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.

## FFSC Course Work

COURSE TITLE	DIFFICULTY LEVEL	DESCRIPTION
Principles of Retirement Planning	Intermediate	<p>This course familiarizes agents with the retirement planning market and the retirement planning process by covering three main areas: analyzing and identifying retirement income needs and how to address those needs; health care and health insurance options; and estate and distribution planning. Topics include needs analysis, Social Security, life insurance and annuities, investment products, qualified plans and IRAs, plans for small business owners, long-term care, and wealth distribution.</p>
Investing Retirement Assets	Intermediate	<p>Numerous factors must be taken into account to formulate suitable strategies for investing retirement assets for today's retirees. This course provides an introduction to distributions from tax qualified retirement plans, as well as an overview of principles of asset allocation that may be appropriate for a retired or retiring client.</p>
Retirement Income Strategies	Advanced	<p>Retirees need to stretch their assets for 20 to 30 years or more. Savvy distribution planning can help. Learn when to tap different asset categories and how taxable funds differ from tax-free and tax deferred funds. Manage your clients risk so they won't outlive their resources.</p>
Financial Planning Process	Advanced	<p>Get clued into the financial planning process and the financial services industry. This course covers the basic analytic tools of the trade, income tax planning, risk management planning, retirement planning, wealth accumulation planning, estate planning, and business planning, and concludes with a look at the profession.</p>

## Why Kaplan

**For over 75 years,** Kaplan has provided globally recognized test preparation, continuing education, and professional development programs to businesses, fraternal organizations, and individuals in the accounting, insurance, securities, real estate, financial planning, information technology, architecture, and engineering industries.



## More Credit for Your Work

### Begin Your FFSC with the Fraternal Training Program Courses

If you are a FIC and/or FICF designation holder, you already have a head start on earning the FFSC designation. You also get FICF Graduate I and Graduate II courses to The American College for a start on your FSCP. FIC designees need to only complete any three of the FFSC courses, whereas FICF holders need to only complete any two of the courses.

### Continuing Education Credit

Fraternal courses offered by Kaplan Financial Education may be eligible for state continuing education credit.\* In order to earn state CE credit, candidates must choose and complete the online certification exam.

*\*A separate state CE fee is payable by the candidate or society to Kaplan Financial Education.*