



Cape School

2012

IOWA

Insurance Continuing Education



KNOCK IT OUT

PACKAGE #1 - \$220.⁵⁰

36 cr. classroom (*exp. 2/28/12*)

PACKAGE #2 - \$150

One-18 credit self-study & 18 credits of classroom



20% OFF EVERYTHING! FORMER STUDENT DISCOUNT

Offers may not be combined.

10% OFF EARLY BIRD DISCOUNT

Register by 2/28/12 and receive 10% off classroom tuition! Offers may not be combined.

A Few Reasons Why Cape School is the Best...

- **11 classroom** locations statewide.
- **More choices** with Cape School: classroom, online, and written courses.
- **Our prices**, products and service will not be beat.
- **20% off** everything for Former Students.
- **18 credit courses** available! 1 course, 1 exam, 1 certificate only \$39.

Tel: 1-877-389-3650 www.capeschool.com Fax: 888-303-1828



Iowa Continuing Education 2012 Classroom Schedule

Register by Feb. 28, 2012 to save \$\$\$ on Classroom Tuition!

All courses are STATE APPROVED! 9 credits available for each day!

FORMER STUDENTS GET 20% OFF CLASSROOM TUITION !

Ames

Quality Inn & Suites
2601 East 13th St, 50010
515-232-9260

Mar. 15, Thur. - A Day
Mar. 16, Fri. - C Day
Sept. 11, Tues. - B Day
Sept. 12, Wed. - D Day

Burlington

Comfort Suites
1780 Stonegate Center Dr., 52601
319-753-1300

Apr. 12, Thur. - B Day
Apr. 13, Fri. - D Day
Sept. 25, Tues. - A Day
Sept. 26, Wed. - C Day

Cedar Falls

Country Inn & Suites
2910 S. Main St, 50613
319-268-1800

July 10, Tues. - A Day
July 11, Wed. - C Day
Dec. 6, Thur. - B Day
Dec. 7, Fri. - D Day

Cedar Rapids

Collins Inn & Suites
2025 Werner Ave. NE, 52402
319-378-8888

May 10, Thur. - A Day
May 11, Fri. - C Day
Aug. 14, Tues. - B Day
Aug. 15, Wed. - D Day
Nov. 15, Thur. - A Day
Nov. 16, Fri. - C Day

Davenport

La Quinta Inn
3330 East Kimberly, 52807
563-359-3921

June 7, Thur. - B Day
June 8, Fri. - D Day
Oct. 16, Tues. - A Day
Oct. 17, Wed. - C Day

Des Moines

Wildwood Lodge
11431 Forest Ave, Clive, 50325
515-222-9876

Jan. 19, Thur. - A Day
Jan. 20, Fri. - B Day
Feb. 23, Thur. - A Day
Feb. 24, Fri. - C Day
Apr. 17, Tues. - B Day
Apr. 18, Wed. - D Day
May 17, Thur. - A Day
May 18, Fri. - C Day
June 12, Tues. - A Day
June 13, Wed. - D Day
July 19, Thur. - B Day
July 20, Fri. - C Day
Aug. 21, Tues. - B Day
Aug. 22, Wed. - D Day
Oct. 18, Thur. - A Day
Oct. 19, Fri. - C Day
Dec. 11, Tues. - A Day
Dec. 12, Wed. - B Day

*Prices on this schedule
do not include the
\$1/cr. IA filing fee.*

Dubuque

Best Western Plus
3100 Dodge St, 52003
563-557-8000

Apr. 19, Thur. - A Day
Apr. 20, Fri. - C Day
Sept. 13, Thur. - B Day
Sept. 14, Fri. - D Day

Iowa City

Baymont Inn & Suites
200 6th St, Coralville, 52241
319-337-9797

Mar. 20, Tues. - B Day
Mar. 21, Wed. - D Day
Dec. 13, Thur. - A Day
Dec. 14, Fri. - C Day

Mason City

Clarion (FKA Holiday Inn)
2101 4th St SW, 50401
641-423-1640

May 22, Tues. - A Day
May 23, Wed. - C Day
Sept. 20, Thur. - B Day
Sept. 21, Fri. - D Day

Try one of our KNOCK OUT PACKAGES!

Take your pick...



Choose between all
classroom or class/
self-study combo.

KNOCK IT OUT
all in one swing!

PACKAGE #1 - \$220.⁵⁰
36 cr. classroom (exp. 2/28/12)

PACKAGE #2 - \$150
One-18 credit self-study
& 18 credits of classroom

Ottumwa

Hotel Ottumwa
107 East 2nd St, 52501
Highway 34 & 63
641-682-8051

May 24, Thur. - B Day
May 25, Fri. - D Day
Nov. 6, Tues. - A Day
Nov. 7, Wed. - C Day

Sioux City

Holiday Inn - Downtown
701 Gordon Drive, 51101
712-277-9400

Oct. 23, Tues. - B Day
Oct. 24, Wed. - D Day

**Individual interactive online courses
available. See the complete list at
www.capeschool.com**

A DAY	B DAY	C DAY	D DAY
Ins & Outs of Insurance Premium Financing 5 Gen. cr., 80154, 8:30am-1:30pm Ethics - The Main Tool of Professionalism 4 Ethics cr., 80155, 2-6pm (Satisfies ethics requirement)	The Nature of Insurance 5 Gen. cr., 80153, 8:30am-1:30pm Ethics - How to Deal with the Technological World 4 Eth. cr., 80156, 2-6pm (Satisfies ethics requirement)	Long Term Care Review 5 LTCP cr., 79070, 8:30am-1:30pm (Satisfies CE LTCP requirement) IA Annuity Products 4 Annuity Prod. cr., 80312, 2-6pm. (Satisfies IA annuity req.)	All About Surplus Lines 5 Gen. cr., 80152, 8:30am-1:30pm Exploring the Claims Side of the Insurance Industry 4 Gen. cr., 80151, 2-6pm

Are you interested in becoming an instructor? Call Cape 1-877-389-3650

Iowa Insurance Continuing Education Registration Form

Register by Feb. 28, 2012 to save \$\$\$ on Classroom Tuition!

State Sponsor No. 10732

MAIL TO: Cape School, PO Box 169, Buckingham, VA 23921 FAX TO: 888-303-1828 (credit card only)

PRICES DO NOT INCLUDE THE \$1 PER CREDIT STATE FILING FEE.

STUDENT INFORMATION

NPN _____ (required to report credits)

Name _____

Address _____

City _____ State _____ Zip _____

Tel. (day) _____ Fax _____

Firm _____ Email _____

How did you hear about us? I'm a former student! broker referral

yellow pages direct mail newspaper online other _____

KNOCK OUT PACKAGES

PKG 1 - \$220.50 - 36 Credits of CE by Classroom (exp. 2/28/12)

PKG 2 - \$150 - 18 Credits of Self-Study / 18 credits of Classroom (Please choose one 18 credit self-study below.)

CLASSROOM COURSES

Fill in location, class date, and tuition due below.

A DAY AM Loc _____ Date _____ 5 cr.

PM Loc _____ Date _____ 4 cr.

B DAY AM Loc _____ Date _____ 5 cr.

PM Loc _____ Date _____ 4 cr.

C DAY AM Loc _____ Date _____ 5 cr.

PM Loc _____ Date _____ 4 cr.

D DAY AM Loc _____ Date _____ 5 cr.

PM Loc _____ Date _____ 4 cr.

Cape reserves the right to cancel classes due to circumstances beyond our control.

SHIPPING

Please add a flat fee of \$7.00 for the first book (\$1 ea. additional book) + \$3.75 per book if ordering written self-study materials. Shipping & written book fees are non-refundable.

PAYMENT INFORMATION

Check (to Cape) Visa MC AmEx Discover

CC# _____ Exp _____

Cardholder name (print) _____

Signature _____

Classroom \$ _____ + Self-Study \$ _____ + IA Filing Fee (\$1/cr.) \$ _____

Written Book Fee (\$3.75 ea.) + Shipping \$ _____ = Tot. Amt. Enc. \$ _____

CLASSROOM TUITION

Credits	EARLY BIRD*	FORMER STUDENT**	Regular
	10% DISCOUNT	20% DISCOUNT	
4	\$ 28.80	\$ 25.60	\$ 32
5	\$ 36.00	\$ 32.00	\$ 40
9	\$ 64.80	\$ 57.60	\$ 72
18	\$129.60	\$115.20	\$144
27	\$194.40	\$172.80	\$216
36	\$220.50	\$196.00	\$245

WOW! Register for 36 credits and pay the lowest per credit price!

*Register by 2/28/12 to receive discount.

**Must have completed courses with Cape during a previous year in order to qualify for discounted pricing. Former student status will be verified upon receipt of registration. Offers may not be combined.

SELF-STUDY COURSES

Visit our website for a complete listing of Self-Study Courses.

Please check desired course(s) below.

BEST VALUE! Complete 18 credits of CE with one self study course!

Prices shown are online prices. Please add \$3.75 per book plus shipping for written self-study orders (see Shipping box on registration form). Prices do not include IA's \$1 per credit filing fee.

18 cr. Gen. Ins. Digest I*■ Gen-76707, Eth-76795.....\$39

18 cr. LH Collection : Focus on Medical Coverage*❖\$39

Gen-76708, Eth-76796, LTC-77495

18 cr. PC Collection: Focus on Personal\$39

Coverage*■ Gen-76709, Eth-76797

2 cr. Medicare Part D, 61002\$7

3 cr. ■Flood Ins. Training for Ins. Agents, 75840 ..\$10.50

4 cr. **Annuity Products in Iowa, 80364\$14**

Meets the Annuity Products requirement

4 cr. ***Ethics: A Practical Guide, 60536\$14**

4 cr. ***Ethics for the Field of Insurance, 38427 ...\$14**

4 cr. Insurance as a Social Instrument, 38426\$14

4 cr. ❖LTC Refresher Training Course, 79072\$14

5 cr. Ins. Fraud - Problems & Preventions, 38422 ...\$17.50

6 cr. Key Business Needs Ins., 61200\$19.50

7 cr. Identity Theft Insurance, 58679\$22.50

8 cr. The Basics of Indexed Products, 76470\$26

Fulfills index life one-time training requirement.

8 cr. Disability Income Insurance, 55626\$26

8 cr. Homeowner's Ins. Coverage, 28436\$26

9 cr. ❖Long Term Care, 38420 & 77494\$29.25

11 cr. Life/Health Skills and Practices, 38425\$33

13 cr. Market Conduct/Agent Blunders, 38424\$38

15 cr. Automobile Insurance Coverage, 76469\$38

* Satisfies ethics req. ■ Satisfies NFIP flood req. ❖ Satisfies CE LTCP req.

CAPE SCHOOL POLICIES

Scheduling TBS: To take advantage of Cape's discounts you may schedule part now and the rest later. When paying for courses "to be scheduled later" please write TBS in the location and date lines on the registration form. Simply let us know when you find a class to fit your schedule!

Pre-Registration: To Pre-Register and guarantee a space in class, registration must be accompanied by payment in full. Mail (check or credit card) or fax (credit card only) the registration form with payment so that we receive it 1 business day prior to the first class session to take advantage of pre-paid package savings (see TUITION). You may also call our office to register. Cape will mail, fax or email you a confirmation, time permitting. Walk-in registrants, (space available) must pay tuition plus a \$20 surcharge by check or credit card (no cash accepted) at the start of class. Walk-ins should call to confirm availability.

Reschedule Policy: Fees apply per person per event. A \$20 reschedule fee will be waived if Cape receives notification at least 1 business day prior to the scheduled seminar. All "no-shows" will be charged a \$20 fee to reschedule. There are no refunds for "no-shows". Note: To reschedule from distance learning to classroom, please call with a request to reschedule.

Refund Policy: Refunds apply to tuition fees only and are per person per event. Shipping fees are not refundable. A refund request must be received in our office 1 business day prior to the start of class. All refunds are subject to non-refundable administrative fees: \$25 fee for CE classes and \$50 fee for Pre-license classes. These fees will remain on your account for one year, and may be applied to future seminars offered by Cape. Pre-license materials are non-refundable.

Certificate Policy: Normally certificates are given after each class to all attendees who have registered 5 business days in advance. If not received in class, certificates will be mailed or faxed. There is a \$10 charge for replacement certificates.

Cancellations: *Cape reserves the right to cancel classes due to circumstances beyond our control.*

Fees:

\$25 - Returned Check Fee	\$10 - Replacement Certificates
\$18 - Same Day Fax Grading	\$20 - Walk-in Fee
\$20 - Reschedule fee for all "no-shows"	
\$25 - Non-Refundable fee for CE refunds	
\$50 - Non-Refundable fee for Pre-license refunds	
NO REF.UNDS - "No-Shows"	

Filing Fees: Fees apply only if Cape is charged by your state. The fees are subject to change and are beyond our control.

Private Seminars: Cape is happy to hold private seminars for your group of agents at very reasonable rates. These seminars can be brought to your location on dates and times convenient for you. Call for more details!

IOWA STATE REQUIREMENTS

IA requires that insurance agents holding an IA Insurance License earn 36 credits of CE every three years. Students renewing their license during their expiration month should have their credits posted at least 7+ business days before the end of the month. Three business days after the last of your credits are posted you should be able to renew online using the NPIR website. For questions regarding license renewal or compliance status contact the IA Dept. of Insurance at 515-281-5705.

COURSE SUBJECT REQUIREMENTS

- **Ethics Training Requirement:** Agents must complete three credit hours of ethics each triennium.
- **LTC Training Requirement:** After January 1, 2010, an insurance company must be able to document that a producer who wishes to sell LTC insurance policy on behalf of that insurer has obtained certain required training before permitting the producer to sell, solicit or negotiate the insurer's LTC insurance products. The required training is of two types: (1) a onetime training course of at least eight (8) CE credits in subjects related to LTC insurance, Iowa Medicaid and partnership prior to selling any LTC insurance and (2) thereafter, ongoing training of four CE credits in subjects related to LTC insurance, Iowa Medicaid and partnership for each CE term.
- **Annuity Product:** Effective January 1, 2011 all Insurance Producers selling or soliciting Annuity Products in the State of Iowa must obtain four (4) ce credits in an Annuity Products Course. This is a onetime requirement.
- **Indexed/Annuity Training Requirement:** All producers who wish to sell fixed index life or annuity products on or after January 1, 2008 must complete a one-time 4 credit hour training course.
- **Flood Training Requirement:** All Iowa licensed resident insurance producers who sell federal flood insurance policies are required to complete a one-time 3-hour requirement on flood insurance.

Classroom Courses. Agents may obtain up to 100% of their required renewal credits through Cape classroom courses. Cape offers a variety of informative and entertaining classroom courses in convenient locations. Classroom courses are conducted by an instructor as a seminar and are interactive and interesting sessions.

Self-Study Courses. Agents may obtain up to 18 of their required renewal credits through distance learning self-study courses. Exams (online and written self-study) must be taken under the supervision of a licensed producer or CE provider. Choose any one of Cape's self-study courses to satisfy your credit requirement. Find out why Self-study is becoming the fastest and most convenient method to complete your Continuing Education. Take advantage of Cape's 99% pass rate on all of our Self-Study Courses!

Let Cape Come to You!

Everyone needs CE. Why not have Cape come to you? We will customize seminars for your group of agents at dates and times convenient for you *at special rates*. Call our office for more information on
Cape's Private In-House Seminars:
877-389-3650, ext. 112