

EARN YOUR CFP AND INSURANCE ETHICS CREDITS ON TUESDAY, JANUARY 12, 2010!

Time: 3:00 – 6:00 PM (Registration 2:30 PM)

Location: Hurricane 100 Room, UM's BankUnited Center, 1245 Dauer Drive, Coral Gables, 305-284-2444

Cost: *In Advance:* Members: \$45; Non-Members: \$55 / *At the Door:* Members: \$55; Non-Members: \$70

**THIS 3-HOUR COURSE FULFILLS THE SENIOR SUITABILITY REQUIREMENT FOR FLORIDA INSURANCE RELICENSING.
 ALSO FULFILLS THE 2-HOUR ETHICS/PRACTICE STANDARDS REQUIREMENT FOR CFP RECERTIFICATION.**

SUITABILITY OF ANNUITY AND LIFE INSURANCE PRODUCTS FOR SENIORS

The senior marketplace includes 40 million Americans over the age of 60 with annual spending power of more than \$1 trillion dollars. The rapid growth of this senior services marketplace is producing unknown numbers of unscrupulous individuals and companies whose sole purpose is to devise successful scams and schemes designed to defraud the elderly of their money. The emotional impact of this crime can be traumatic. The majority of its victims are incapable of recovering financial losses because they are too old or too frail to re-enter the workforce. Florida has enacted legislation to help protect its seniors from unethical and unscrupulous fraudsters. Through case studies and interactive discussion, this course explores the standards and guidelines defined in Florida State Statute 624.4554; and evaluates some ethical issues that are implicit in the obligations of solicitation, engagements, competence and suitability within the financial planning, investment adviser and broker-dealer communities. The course will cover direct and practical application of: CFP Board Code of Ethics and Standards of Professional Conduct; Florida State Statutes, Chapter 626; Florida Administrative Code, Chapter 69; and FINRA Conduct Rules. Case studies are designed to explore the concepts of Integrity, Objectivity, Competence, Fairness, Confidentiality, Professionalism and Diligence. Advisers who want to explore how ethics and trust coexist in their practice – and how it affects their relationships with their clients – should plan to attend this session.

THANKS TO OUR SPONSOR



To register, please forward payment by credit card or check by 5:00 PM, Friday, January 8, 2010.

Fax form below with credit card information to: 305-470-7487

OR

Mail form below with check to: FPA of Miami-Dade, P.O. Box 560982, Miami, FL 33256-0982

Payment must be received prior to meeting or guaranteed with a credit card.

Cancellations received 48 hours prior to the meeting will receive a full refund. "No-shows" will be invoiced.

Please charge my MasterCard Visa Amex or I will send a check (must be received by 1/8/10)

Credit Card # _____ Exp. Date _____ Amount _____ (Members: \$45; Non-Members: \$55)

Name _____

Company _____

Credit Card Billing Address, City, State, Zip _____

Phone _____ Fax _____

E-mail _____

CFP Board ID # _____ Insurance license # _____ Member _____ Non-Member _____

By my signature below, I hereby authorize FPA of Miami-Dade to debit my credit card for the total amount. I have read and understand the cancellation/refund policy of this registration agreement.

Date _____ Signature _____

Questions? Call 786-390-7655 or e-mail: info@FPAMiamiDade.org