



Colorado Bulletin

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As a matter of public policy, DF Institute, LLC dba Kaplan Real Estate Education does not discriminate among applicants, participants, or employees on the basis of race, color, religion, ethnicity, national origin, age, sex, marital, or handicapped status. This Bulletin is provided to each student upon enrollment.

Officers

Governing Officials as of June 15, 2021

Adams, David.....	Senior Vice President & General Counsel
Corser, Kevin.....	Vice President & Treasurer
Dervin, Jerry.....	Chief Financial Officer
Elie, Jeffrey L.....	Vice President - Real Estate
Friske, Jennifer.....	Assistant Treasurer
Gefen Sicilian, Lisa.....	Senior Vice President & Chief Administrative
Kummer, Cherie.....	Officer Vice President, Tax
Marietta, Steven.....	Senior Vice President & Chief Commercial
Marino, Gregory.....	Officer Chief Executive Officer
Polstein, John.....	Senior Vice President & Chief Commercial
Pomonis, Ashley.....	Officer Assistant Secretary
Rajnish, Kumar.....	Senior Vice President & Chief Strategy Officer
Torres, Preeti.....	Vice President & Secretary

DF Institute LLC dba Kaplan Financial is approved and regulated by the Colorado Department of Higher Education, Private Occupational School Board.

School Administrative Officials

Michael Jones, Director, Campus Operations

School Faculty

Phillip Caponigro
David Cavaliere
Brad Charles
Deborah Clark
Jose Cortes
Mark Esposito
Gerhard Franke
Debra Frazier
David Gorecki
John Haigh
Christian Hansen
Doug Hildreth
Ritchie Holmes
Daniel Johnson
George William Lucas
Darlene Lundin
James Nash
Brian Onderik
Donald Pasqua
Valerie Stilwell
Goulding Stoddard
Charles Stuart
James Swanson
Marie Sychowski
Magdy Tadros
Gigs Taylor-Stephenson
Amber Thompson
Dean Tinney
Thomas Utter
Mark Wagner
William Yee
Scott Zoellner

Introduction

Kaplan Financial offers State regulated/approved courses to meet insurance licensing education requirements and prepare students for licensing examinations for the insurance and securities industries. Kaplan Financial offers continuing education courses for the insurance and securities industry as well.

Kaplan Financial ("Kaplan") is an approved provider in compliance with all rules and regulations of the Colorado Department of Higher Education, Division of Private Occupational Schools (DPOS) and we are proud to serve the public in Colorado. All programs and courses described in this bulletin that require approval are approved by the Colorado Division of Insurance, as appropriate. From time to time, Kaplan offers special seminars and courses to enhance the effectiveness of professionals in the industries Kaplan serves. Some of these courses are exempt from approval by the Division of Private Occupational Schools and by the Division of Insurance. All other courses are approved by the Division of Private Occupational Schools.

Kaplan Policies and Procedures

Admission Requirements

Minimum age is 18 years old with no minimum formal education required. It is important to understand that the Colorado Division of Insurance cannot issue a license to a person under 18 years of age. Students may be required to have some form of acceptable identification in order to obtain a license. Kaplan does not warrant that a student accepted for enrollment will be permitted to take the state licensing examination or, if successful in passing the state exam, that a license will be issued. All prospective students should consult the appropriate regulatory agency regarding any questions about their eligibility for licensing.

The student is acknowledging by signing the enrollment agreement that they have checked with the appropriate industry regulators, meet the school's minimum admission requirements and have in place any degree, industry specific prerequisite or completion of equivalent assessment in order to proceed and successfully complete the course of study.

Registration

You may register in advance for any of the school's courses and programs by calling or visiting www.kaplanfinancial.com. While you may register for a class immediately preceding the scheduled starting time of the class, we recommend that you register and **receive** your materials ahead of time, since most courses have a pre-class study assignment. At registration you will complete your enrollment agreement and make your tuition payment.

If a candidate registers for a class and is unable to attend that class, the candidate may attend any upcoming class at no additional cost for a period of 90 days after enrollment in an insurance class and 5 months after enrollment in a securities class. If the candidate attends a class after that time, the candidate must pay again for the class and new materials. Updated course material will be provided within three months of enrollment at no charge. Thereafter, candidates will be charged the applicable fee. Registration needs to occur prior to the class date to ensure the candidate time to pre-study.

Schedule and tuition

If a current schedule is not included with the bulletin, call or visit www.kaplanfinancial.com for the schedule information and course fees. Tuition is due in full upon enrollment. Tuition fees, unless otherwise indicated, include tuition and course materials. Tuition does not include licensing and testing fees, which are not handled by Kaplan Financial.

School holidays

Holidays observed during a scheduled term or year are New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, and Christmas Day. Except for the aforementioned holidays, Kaplan's classes are on-going.

Clock Hour Conversion Policy

Fifty minutes of instructional time equals one clock hour. One clock hour equals one credit hour for each course.

Previous training/transfer of credits

Because our securities and insurance courses are designed as individual courses to prepare for specific examinations, no credit will be given for previous training. Nor will our courses count as credit for any other educational institution unless the school has a written agreement with such other institution or such other institution decides on their own to give the student credit for courses taken at our school.

Payment of Tuition

Tuition is due in full at time of registration. No installment payments are permitted. Kaplan Financial will invoice companies only, and only those companies that have a specific invoicing agreement that has been signed and accepted prior to registration.

Kaplan Financial Education (Insurance) PassProtection™ Retake Policy

Kaplan is confident that you will pass your Securities or Insurance Licensing Exam after taking our live class. However, in the event that you were unsuccessful in passing your exam, or simply wish to take the class again, please contact our Customer Service department at (800) 824-8742. You may retake the same class, subject to the conditions described herein, within one year of the date purchased.

All enrollments under the PassProtection™ program are subject to space availability in the requested class. Web-based courses or classes may be substituted for live classes at our discretion.

PassProtection™ retakes are limited to a combined total of three (3) occurrences within one year of the date purchased. If you have exceeded this limitation or the timeframe of one year from date of purchase, you will need to re-purchase the materials and/or class and a new PassProtection™ retake term will begin.

For more information, please call customer service at 800.824.8742.

Attendance

Satisfactory attendance is the responsibility of each student. Attendance of less than 75% of any course based on half-day or evening class sessions is considered unsatisfactory. Unsatisfactory attendance will also void the guarantee. A student may be re-admitted to a later class at the school director's discretion.

Certificate of Completion

At the end of the course, students complete and pass a final exam, if required. Upon completion, the student will immediately receive their score. If their score is passing, the certificate will be available online. If applicable, a certificate will be provided at the completion of class.

Student Conduct

Kaplan may remove from Programs students whom Kaplan deems in its discretion to be disruptive to the learning environment, repeatedly violate policies such as classroom etiquette, are dangerous to other students or faculty, have failed to comply with school's health and safety policies, have acted in a manner that shows lack of dignity and respect for faculty and/or students, violated any intellectual property rights of Kaplan or others, or have engaged in academic misconduct, such as cheating or violating confidentiality. Students removed from Programs for violations of the Code of Conduct are not eligible for refunds or eligible to purchase other Programs.

CLASSROOM ETIQUETTE: You must follow proper classroom behavior when participating in the Program and engaging with fellow students and faculty online or in-person, as applicable:

1. **Do Not Record.** You cannot take photos or videos of others, or the presentation, without permission. You cannot share or post pictures or videos of others without their knowledge or permission.
2. **Be Professional.** Dress with clothes appropriate for class. You are responsible for your screen name, computer screen and background displayed to others. You may not display any offensive or inappropriate material on your person or your screen.
3. **Be Respectful and Kind.** Ask appropriate questions, and be willing to listen to fellow students and engage in the learning process. Do not dominate other students' opportunity to learn by asking too many questions. When asking questions and making comments, keep them related to the discussion at hand. Do not abuse the chat box.
4. **Be Prepared to Learn.** Arrive to class on time and come to class prepared. Refrain from checking any other websites (social media, gaming, etc.) or messages during class.
5. **Eliminate Distractions.** Mute yourself until you are called on to speak. Turn mobile phones off. Choose a location that will not cause distraction for you or others who will view your screen or hear your background noise during class.
6. **Be Kind.** Do not dominate other students' opportunity to learn by asking too many questions. When asking questions and making comments, keep them related to the discussion at hand. Do not abuse the chat box.

Progress/Grading

Satisfactory progress for all classroom courses is based on attendance at every class session, and where applicable, passing the final exam given in that course. A satisfactory passing score is 70% or higher for insurance licensing courses.

Various diagnostic and progress examinations will be given to students during class sessions and/or as home assignments. Grades on these examinations will be reported confidentially to students.

Kaplan Financial Education will provide you feedback about your performance on the tests and exams in our electronic products. This is intended to highlight areas of your strengths and weaknesses. You understand that the performance feedback is meant to assist you in your preparation for the exam and is in no way intended to act as a projection or a forecast of your actual exam score. The feedback is intended only as a diagnostic tool of your knowledge as you prepare for the exam, and your practice scores may be affected by factors beyond Kaplan Financial's control. The content created in my Notes will remain the sole property of the author.

Diagnostic Examination

Students taking either the Series 6 or Series 7 course will be given a diagnostic examination on the first day of class. Brokers/managers may be notified of a student's progress based on these exam results.

Enrollment Period

Enrollments periods are dependent on the student's program of study. Online access to study materials for Insurance licensing courses and QBank software shall be granted for a period of 90 days from the date of purchase. Online access to study materials for Securities licensing courses and QBank software shall be granted for a period of five months from the date of purchase. Access to Firm Element courses is permitted according to the curriculum schedule set by your firm's administrator. Total Access CE shall be granted for a period of 365 days from the date of purchase. Course titles are subject to change without notice. The subscription is non-transferable and is to be used only by you. **You will not share the username/user id and password with anyone, even if that person has his or her own Online Access. Such sharing of usernames/user ids and passwords is a violation of this Agreement and will result in immediate suspension of your privileges to any Online Access at www.kaplanfinancial.com without refund.** Kaplan Financial monitors its website, including the use of Online Access, for visitors and enforces its one subscriber-one user policy diligently.

Refund Policies

Refunds will be provided within 30 days of termination date provided the following conditions are satisfied. Termination date is the date the school receives written or verbal notice of a student's intention to terminate or cancel his/her enrollment, or the date on which the student violates the published attendance policy.

For all courses and programs, Kaplan will pay a full refund of all tuition and fees paid by a prospective student if:

1. A prospective student is not accepted by Kaplan;
2. For classroom courses and programs, within three days after initial payment a student notifies Kaplan of his or her intention to terminate the enrollment, provided that training has not started. In the unlikely event that we cancel a class, you will be notified 5 calendar days in advance whenever possible, and you will be eligible for a full refund.
3. For correspondence courses and programs, within three days after initial payment a student notifies Kaplan of his or her intention to terminate the enrollment; or
4. Kaplan discontinues a course during the period of time within which a student could reasonably have completed the course as defined in the Standard of Progress above. Refunds called for by provision four shall not apply in the event that the school ceases operation.

For classroom courses and programs, Kaplan will pay a full refund of tuition and fees paid less a cancellation charge (not to exceed \$150) of 20% of the tuition for the course(s) the student is terminating when terminated more than three days after the date of enrollment but before training has started. Training for correspondence courses and programs commences on the date of enrollment, so refund requests made more than three days after date of enrollment for correspondence courses are subject to the policy below.

For refund requests and terminations made more than three days after initial enrollment or after training has commenced, Kaplan will retain a cancellation charge of 20% of the tuition (but not to exceed \$150.00) for all courses and then pay a refund based on the following policies. Note that this cancellation charge does not apply to the full refund conditions described above, or to refunds under the Veterans Refund Policy set forth separately below. The refund percentages described here shall be applied to full tuition and fees actually paid by the student after deducting the cancellation charge. Refunds will be calculated as follows:

Refund Table

Student is entitled to upon withdrawal/termination	Refund
Within first 10% of program	90% less cancellation charge
After 10% but within first 25% of program	75% less cancellation charge
After 25% but within first 50% of program	50% less cancellation charge
After 50% but within first 75% of program	25% less cancellation charge
After 75% (if paid in full, cancellation charge is not applicable)	NO Refund

Completion percentages will be determined by the number of classroom sessions attended, the number of correspondence lesson quizzes returned (if applicable), or the number of correspondence lessons that should have been completed beginning on the date of initial payment, according to the satisfactory standards progress described above.

For continuing education courses, after three days from enrollment students will not receive a refund but students will be given credit toward another course of the student's choosing. Credit can be used for up to one year from the date of enrollment.

Books and materials provided for all courses and programs must be returned to Kaplan before any refund can be issued and are not separately refundable. However, if a student cancels and fails to return the course materials, the cost of these materials will be deducted from the total refund given to the student. The charge for books and materials will be based on the tuition fee charged for the equivalent self-study (correspondence) material. No refund will be provided for shipping charges. Any materials which cannot be re-used will not be refunded. Retail books purchased from our bookstore that have not been opened or used may be returned for a full refund for up to 30 days from the date of purchase.

Postponement of a starting date, whether at the request of the school or the student, requires a verbal or written agreement signed by the student and the school. The agreement must set forth: (a) whether the postponement is for the convenience of the school or the student, and (b) a deadline for the new start date, beyond which the start date will not be postponed. If the course is not commenced, or the student fails to attend by the new start date set forth in the agreement, the student will be entitled to an appropriate refund of prepaid tuition and fees within 30 days of the deadline of the new start date set forth in the agreement, determined in accordance with the school's refund policy and all applicable laws and rules concerning the Private Occupational Education Act of 1981.

Kaplan policies for granting credit for previous training, if applicable, shall not affect this refund policy.

Complaint Resolution Policy-Student Grievance Procedure

Any student who has a comment or complaint is invited to write or call the school Operations Manager personally at our Denver location. Kaplan Financial is approved and regulated by the Colorado Department of Higher Education, Division Private Occupational Schools. Complaints or claims may be filed with the Division of Private Occupational Schools (DPOS) within two years after the student discontinues training with Kaplan Financial or at any time prior to the commencement of training. This policy is also described in our school's Colorado Bulletin, which is provided to students upon enrollment.

Attempting to resolve any issue with the school first is strongly encouraged. Student complaints may be brought to the attention of the Division of Private Occupational Schools online at higherred.colorado.gov/dpos or via telephone 303-862-3001. There is a two-year statute of limitations for the Division to take action on a student complaint (from student's last day of attendance).

KAPLAN FINANCIAL: SECURITIES & INSURANCE LICENSING PROGRAMS

Securities Licensing Programs

Kaplan offers several options with their securities licensing programs. The particular option(s) that will be available to the student will depend upon the course chosen. The information immediately below outlines the course information contained in the following pages:

- Descriptions of the types of course packages that are available (will vary by the course)
- Listing of the series names of the available securities courses
- Complete grid listing of:
 - the option(s) of the securities course packages that are available by series
 - (Note: Grid indicates “N/A” if that type of course package is not offered for that particular series)
 - the cost of each package
 - the access period for the online tools
 - the suggested study hours and study time period

Course Package Descriptions

Premium Instruction Package

Our most comprehensive study package, the **Premium Instruction Package**, includes everything you need to effectively **prepare, practice, and perform** on your series exam. This package includes your choice of classroom delivery (traditional live in-person*, live online*, or pre-recorded OnDemand). Start your exam preparation by building a customizable study calendar to schedule daily tasks based on your study time frame and exam date. Begin **preparing** for your exam by reading the License Exam Manual one unit at a time to ensure a clear understanding of the key exam topics. **Practice** in areas of weakness by taking custom quizzes after each unit with the SecuritiesPro™ QBank. Finally, test your **performance** with our realistic Practice and Mastery Exams to measure your readiness for the actual exam.

*The actual number of live class hours will depend upon the type of course and classroom delivery option chosen. For exact class times, please contact Kaplan at 800.824.8742 or by emailing contactus@kaplan.com. You can also find this information by accessing Kaplan's website at www.kaplanfinancial.com and clicking on your applicable securities course.

Essential Self-Study Package

The **Essential Self-Study Package** is an excellent choice if you prefer to **prepare, practice, and perform** on your own. Planning your exam preparation is made simple with our customizable study calendar that schedules daily tasks based on your study time frame and exam date. Begin **preparing** for your exam with units in the License Exam Manual for a comprehensive overview covering all aspects of the exam. **Practice** your test-taking skills and focus on areas of weakness after each unit with quizzes in the SecuritiesPro™ QBank. Use the Video Library for additional clarification on exam topics you may be having trouble understanding. Finally, test your **performance** with our Practice Exam for a final review before the actual exam.

Basic Self-Study Package

The **Basic Self-Study Package** provides a strong foundation to effectively **prepare, practice, and perform** on your series exam. This package is ideal for self-directed individuals who have a proven record of success when studying without the guidance of an instructor. Plan your exam preparation by building a customizable study calendar based on your study time frame and exam date. Begin **preparing** for your exam with units in the License Exam Manual for a comprehensive overview covering all aspects of the exam. **Practice** in areas of weakness by taking custom quizzes after each unit with the SecuritiesPro™ QBank. Finally, test your **performance** with our Practice Exam for a final review before the actual exam.

BasicPlus Self-Study Package:

Don't go it alone! The **BasicPlus Self-Study Package** allows you to **prepare, practice, and perform** with the guidance of an instructor, but on a schedule that works best for you. This choice allows you to prepare with a recorded version of our classroom content at recommended times during your study program, and then provides access to review it at any time you want, and as many times as you want. Start your exam preparation by building a customizable study calendar based on your study time frame and exam date. Begin **preparing** for your exam with units in the License Exam Manual, and then **practice** with custom quizzes after each unit with the SecuritiesPro™ QBank. Use our Class Notes during the OnDemand class for organized note-taking and a convenient review after class has ended. Finally, test your **performance** with our Practice Exam for a final review before the actual exam.

Securities Series Licensing Courses Available	
SIE	Securities Industries Essentials Exam
Series 3	Commodities Futures Representative
Series 4	Registered Options Principal
Series 6	Investment Company/Variable Contracts Limited Representative
Series 7	General Securities Representative
Series 9	General Securities Sales Supervisor
Series 10	General Securities Sales Supervisor
Series 24	General Securities Principal
Series 26	Investment Company/Variable Contracts Limited Principal
Series 27/28	Financial and Operations Principal
Series 52	Municipal Securities Representative
Series 53	Municipal Securities Principal
Series 63	Uniform Securities Agent
Series 65	Uniform Investment Advisor/Limited Representative
Series 66	Uniform Investment Advisor/General Securities Representative
Series 79	Investment Banking Representative
Series 99	Operations Professional

Note: Kaplan's securities specific course materials are designed to prepare students to pass the FINRA/NASAA qualification exams. For exam details please refer to the Financial Industry Regulatory Authority (FINRA) website at www.finra.org/industry/qualification-exams?bc=1.

Course Package Tuition, Online Access Period, and Suggested Study Times

Series Number	Premium	Premium Live Online	Premium OnDemand	Essential	Basic	Basic Plus	Online tools access period	Suggested Study Hours	Suggested Study Weeks
SIE	\$229	\$229	\$199	\$149	\$99	N/A	5 months	70-90	4-5 wks
3	N/A	N/A	N/A	N/A	\$209	\$299	5 months	40-60	4-5 wks
4	N/A	N/A	N/A	N/A	\$249	N/A	5 months	40-50	4-5 wks
6	N/A	\$149	\$129	\$99	\$79	N/A	5 months	70-90	4-5 wks
7	\$299	\$299	\$279	\$189	\$139	N/A	5 months	150-200	6-8 wks
9	N/A	N/A	N/A	N/A	\$169	\$259	5 months	40-60	3-4 wks
10	N/A	N/A	N/A	N/A	\$269	\$399	5 months	40-60	3-4 wks
24	\$449	\$449	\$449	\$299	\$259	N/A	5 months	60-80	3-4 wks
26	N/A	N/A	\$409	\$289	\$239	N/A	5 months	50-70	3-4 wks
27/28	N/A	N/A	N/A	N/A	\$329	N/A	5 months	27: 40-60 28: 30-40	27: 3-4 wks, 28: 3-4 wks
52	N/A	N/A	N/A	N/A	\$79	N/A	5 months	30-40	4-5 wks
53	N/A	N/A	N/A	N/A	\$249	N/A	5 months	30-40	4-5 wks
63	N/A	N/A	\$129	\$99	\$59	N/A	5 months	40-60	3-4 wks
65	\$329	\$329	\$289	\$199	\$159	N/A	5 months	60-120	4-5 wks
66	\$269	\$269	\$269	\$189	\$149	N/A	5 months	50-100	4-5 wks
79	N/A	N/A	N/A	N/A	\$169	N/A	5 months	30-40	3-4 wks
99	N/A	N/A	N/A	N/A	\$79	N/A	5 months	30-40	2-3 wks

INSURANCE LICENSING PROGRAMS

Kaplan offers several options with their insurance licensing programs. The particular option(s) that will be available to the student will depend upon the course chosen. The information immediately below outlines the course information contained in the following pages:

- Descriptions of the types of course packages that are available (will vary by the course)
- Listing of the names of the available insurance courses
- Complete grid listing of:
 - the option(s) of the insurance course packages that are available by line of authorities
 - (Note: Grid indicates “N/A” if that type of course package is not offered for that particular line of authority)
 - the cost of each package
 - the access period for the online tools
 - the required/suggested, whichever is applicable, study hours

Course Package Descriptions

Premium Package

Kaplan's most comprehensive study solution, the **Premium Package***, helps you **Prepare • Practice • Perform®** on the state exam with expert instruction in a live, traditional classroom. Package also includes a certification exam**. The structured learning environment helps keep you on task and on schedule, while offering direct interaction with expert instructors who have years of industry experience.

Please note: In this state, insurance licensing courses for combined line of authority licenses (e.g., Life & Health or Property & Casualty) require that you successfully pass separate certification exams for each line of authority. Upon passing each exam, you will receive a certificate of completion for each line of authority. Our combined lines packages are approved for sale in your state because they are technically two individual line of authority courses scheduled concurrently and sold together for your convenience.

**The traditional live class portion of this course package consists of 8 hours per insurance line of authority. The remaining required hours are completed through self-study. For exact class times, please contact Kaplan at 800-824-8742 or by emailing contactus@kaplan.com. You can also find this information by accessing Kaplan's website at www.kaplanfinancial.com and clicking on your applicable insurance course.*

***Students must successfully pass a certification exam in order to obtain their Certificate of Completion. The certification exam will be distributed at the end of class.*

EssentialPlus Live & OnDemand Package

Kaplan's new EssentialPlus Live & OnDemand Study Solution is a completely redesigned exam prep package providing a comprehensive solution for your Colorado insurance prelicensing needs. The EssentialPlus Live & OnDemand Study Solution is designed for those who prefer the mobility and flexibility of self-study online. This package eliminates the constraints of attending scheduled classroom delivery by including a live online review course and recorded classroom lectures. This choice allows you to prepare with our classroom content and provides access to unlimited review.

**Students must successfully pass the certification exam in order to obtain their Certificate of Completion.*

Essential Online Package

The **Essential Online Package** pairs the structure and interactivity of an online course with the ability to study nearly anywhere, anytime. **Prepare • Practice • Perform**[®] with structured instruction on a flexible schedule. Experience the freedom of an online course, while still having direct access to expert instructors with years of industry experience. This package also includes an online certification exam and Certificate of Completion* (required by the state).

Please note: In this state, insurance licensing courses for combined line of authority licenses, like Life & Health or Property & Casualty, are required to be completed separately for each line of authority (Life only, Health only or Property only, Casualty only). As a result, you must also successfully pass separate certification exams in order to obtain a certificate of completion for each line of authority.

**Students must successfully pass the certification exam in order to obtain their Certificate of Completion.*

Basic Online Package

Based on our proven learning strategy **Prepare • Practice • Perform**[®], the Basic Online Package* is designed for those who prefer the mobility and flexibility of self-study online. It includes portable PDFs of the core materials you need and easy-to-use online study tools, as well as an online certification exam and Certificate of Completion* (required by the state). This package is ideal for self-directed individuals who are on-the-go and prefer to work without the help of an instructor.

Please note: In this state, insurance licensing courses for combined line of authority licenses (e.g., Life & Health or Property & Casualty) require that you successfully pass separate certification exams for each line of authority. Upon passing each exam, you will receive a certificate of completion for each line of authority. Our combined lines packages are approved for sale in your state because they are technically two individual line of authority courses scheduled concurrently and sold together for your convenience.

**Students must successfully pass the certification exam in order to obtain their Certificate of Completion.*

Basic Print Package

Designed for those who want flexibility, but prefer to study with printed books, the **Basic Print Package** includes hard copies of the core materials you need and easy-to-use online study tools, as well as an online certification exam and Certificate of Completion* (required by the state). This package utilizes Kaplan's **Prepare • Practice • Perform**[®] learning strategy and is ideal for self-directed individuals who prefer to work on their own schedule without the help of an instructor.

Please note: In this state, insurance licensing courses for combined line of authority licenses (e.g., Life & Health or Property & Casualty) require that you successfully pass separate certification exams for each line of authority. Upon passing each exam, you will receive a certificate of completion for each line of authority. Our combined lines packages are approved for sale in your state because they are technically two individual line of authority courses scheduled concurrently and sold together for your convenience.

**Students must successfully pass the certification exam in order to obtain their Certificate of Completion.*

Personal Lines Essential Online Package:

Prepare to become a Personal Lines Producer with Kaplan's Personal Lines Online Course. This web-based program allows you to study your way and on your schedule for the state licensing exam (required in some states). Written by Kaplan's industry experts, the course follows Kaplan's **Prepare • Practice • Perform**[®] learning strategy.

Insurance Licensing Courses Available

Life Health

Life & Health

Property & Casualty

Personal Lines

These insurance pre-licensing courses meet the Colorado 50-hour pre-licensing education requirement.

Course Package Tuition, Online Access Period, and Study Times

Line of Authority	Premium	EssentialPlus Live & Ondemand	Essential Online	Basic Online	Basic Print	Online tools access period	Pre-licensing Education Hour Requirements
Life	\$209	\$209	\$169	\$129	N/A	90 days	50 Hours
Health	\$209	\$209	\$169	\$129	N/A	90 days	50 Hours
Life & Health	\$219	\$209	\$169	\$129	\$129	90 days	100 Hours
Property & Casualty	\$249	\$209	\$169	\$129	\$129	90 days	50 Hours
Personal Lines	N/A	N/A	\$169	\$129	N/A	90 days	50 Hours