



SCHOOL CATALOG

A.D. Banker & Company

7311 W 130th St #160

Overland Park, KS 66213

800-255-0408

Fax: 913-451-3766

www.adbanker.com

*Approved and Regulated by the Texas Workforce Commission,
Career Schools and Colleges, Austin, Texas*



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OWNERS AND OFFICIALS

A.D. Banker & Company is a limited liability corporation owned and operated by Karen Anderson, Debra McCoy and Dennis Anderson (School Director).

ADMINISTRATIVE AND INSTRUCTIONAL STAFF

Dennis Anderson – Co-CEO (*Instructional Staff*)

Debra McCoy – Co-CEO

George W. McCoy – CFO

Laurie Coe – Compliance Manager

Pamela Reihs – Continuing Education Product Manager (*Instructional Staff*)

Barbara Gavitt – Exam Prep Product Manager (*Instructional Staff*)

MISSION STATEMENT

A.D. Banker & Company, L.L.C. offers the highest quality exam preparation coursework available in the marketplace. We define quality as intuitive for the learner, accurate and current content and manager supervisory tools that allow employers to monitor and measure their employee study progress.

EDUCATIONAL OBJECTIVE

Master the information necessary to pass the corresponding licensing exam. Passing the licensing exam qualifies candidates for entry level sales and service positions within the insurance community.

MAXIMUM TIMES ALLOWED

Tuition includes candidate access to their online course for 60 days. Online course may be renewed for an additional 30 days for a renewal fee of \$29.99. If additional time is needed, course must be purchased again for full price.

COURSE DESCRIPTIONS

Goal of each course is to master the topics which are itemized in the examination provider exam content outline. Then to successfully pass their corresponding licensing exam based upon those exam content outlines.

Life & Health Exam Prep (16 hrs) – life basics, life policy provisions, types of policies and riders, life policy options, markets, annuities, taxation/qualified plans, health basics, types of providers, provisions, medical expense coverage, senior needs, miscellaneous health and disability issues, general insurance, and state insurance law.

Property & Casualty Prep (16 hrs) – property basics, dwelling policy, homeowners section I, commercial property insurance, commercial inland marine insurance, boiler and machinery insurance, farm property insurance, businessowners property coverage, miscellaneous property policies and coverage, liability basics, homeowners section II, personal auto policy, commercial auto coverage part I, commercial general liability coverage part, commercial crime coverage part, businessowners liability coverage, workers' compensation insurance, miscellaneous liability policy, general insurance, and state insurance law.

Series 6 Exam Prep (14 hrs) – Securities markets, investment securities, and economic factors; Securities and tax regulations; Marketing, prospecting and sales presentations; Evaluation of customers; Investment company securities and variable contracts; Opening and servicing customer accounts.

Series 63 Exam Prep (2 hrs) – Federal and state laws and terminology; Registration of securities, Registration of agents, brokers-dealers and investment advisors; Fraudulent and prohibited practices (anti-fraud provisions)



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SYSTEM REQUIREMENTS FOR ONLINE COURSES

Internet Connection - (LAN, Cable or DSL recommended)

ADMISSIONS REQUIREMENTS

Minimum age: 18

The Texas Department of Insurance does not issue licenses to individuals under the age of 18. Prospective students who do not satisfy this age requirement should be aware of this limitation. In order to obtain an insurance license in Texas, you must meet the following requirements:

- Be at least 18 years of age
- Have passed the proper licensing examination (if required) within twelve (12) months of the date of receipt of the completed license application and fee
- Have submitted a completed application with fee, and fingerprint receipt
- Have met all applicable license requirements
- Have not committed an act for which a license may be denied, as defined under §4005.101 of the Texas Insurance Code and §1.502 of 28 Texas Administrative Code.

STATEMENT OF NONDISCRIMINATION

A.D. Banker & Company prohibits discrimination in all its courses on the basis of sex, age, race, color, religion, ethnic origin, or sexual orientation. A.D. Banker & Company's policies governing employees will be enforced in situations where instructional staff and other school personnel have been found to have engaged in discriminatory behavior. Any person unlawfully discriminated against, as described in ORS 345.240, may file a complaint under ORS 659A.820 with the Commissioner of the Bureau of Labor and Industries.

PRIVACY POLICY / STUDENT RIGHTS

Student personal information is not revealed to any person at any time. Student performance information is available only to the student and their sponsoring employer upon written request from the employee or employer. For more details, refer to privacy policy on our website at: <http://adbanker.com/privacyPolicy.aspx>. Students may access their personal, performance and progress information at any time by logging onto their online account and reviewing their current status. Each student maintains a confidential user name and password for access.

ENROLLMENT PROCESS

To enroll, applicants must:

- Enroll for courses at www.adbanker.com or by calling 1-800-866-2468
- Submit a completed and signed Enrollment Agreement

REAPPLICATION

Students will have access to their course for 60 days from the purchase date. If the student does not complete the course within 60 days, then student can purchase a renewal extension for an additional 30-day period.



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TUITION AND FEE POLICY

Tuition and fees may be paid by credit card (Visa, MasterCard, Discover or American Express), check or money order. All fees must be paid in full in order to receive access to online course or for items to be shipped.

Schedule of Fees

	Web Class	Online Course	Self-Study
Life & Health Exam Prep	\$ 149.95	\$ 129.95	\$ 79.95
Property & Casualty Exam Prep	\$ 149.95	\$ 129.95	\$ 79.95
Series 6 Exam Prep	\$ 149.95	\$ 149.95	\$ 79.95
Series 63 Exam Prep	\$ 94.95	\$ 69.95	\$ 49.95

Optional Fees/Learning Tools

Renewal Fee (30 day course extension)	\$ 29.99
Mailed Study Manual	\$ 35.00*
Online Practice Exams	\$ 49.95
Online Flashcards	\$ 29.95
Flashcards	\$ 39.95*
Online Audio Lightning Facts	\$ 14.95

Return Policy (*Only applicable to shippable Learning Tools)

Items must be returned in new condition (unmarked and suitable for resale) within 15 days to:

A.D. Banker & Company
Attn: Returns
7311 W 130th St #160
Overland Park, KS 66213

Allow for 2-3 weeks for processing.

REFUND POLICY

(1) Refund computations will be based on scheduled clock hours of class attendance through the last date of attendance. Suspensions and school holidays will not be counted as part of the scheduled class attendance. (2) The effective date of the termination for refund purposes will be the earliest of the following: (a) The last day of attendance, if the student is terminated by the school; (b) The date of receipt of written notice from the student; or (3) If tuition and fees are collected in advance of entrance, and if after expiration of the 72-hour cancellation privilege the student does not enter school, not more than \$100 shall be retained by the school. (4) If the student fails to enter the course/seminar, withdraws, or is discontinued at any time before completion of the course/seminar, the student will be refunded the pro rata portion of tuition, fees, and other charges that the number of class hours remaining in the course/seminar after the effective date of termination bears to the total number of class hours in the course/seminar. (5) A full refund of all tuition and fees is due and refundable in each of the following cases: (a) an enrollee is not accepted by the school; (b) if the course of instruction is discontinued by the school and this prevents the student from completing the course; or (c) if the student's enrollment was procured as a result of any misrepresentation in advertising, promotional materials of the school, or representations by the owner or representatives of the school. (6) Refund policy for students called to active military service – a student of the school or college who withdraws from the school or college as a result of the student being called to active duty in a military service of the United States or the Texas National Guard may elect one of the following options for each program in which the student is enrolled: (a) if tuition and fees are collected in advance of the withdrawal, a pro rata refund of any tuition, fees, or other charges paid by the student for the program and a cancellation of any unpaid tuition, fees, or other charges owed by the student for the portion of the program the student does not complete following withdrawal; (b) a grade of incomplete with the designation "withdrawn-military" for the courses in the program, other than



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courses for which the student has previously received a grade on the student's transcript, and the right to re-enroll in the program, or a substantially equivalent program if that program is no longer available, not later than the first anniversary of the date the student is discharged from active military duty without payment of additional tuition, fees, or other charges for the program other than any previously unpaid balance of the original tuition, fees, and charges for books for the program; or (c) the assignment of an appropriate final grade or credit for the courses in the program, but only if the instructor or instructors of the program determine that the student has: (1) satisfactorily completed at least 90 percent of the required coursework for the program; and (2) demonstrated sufficient mastery of the program material to receive credit for completing the program. (7) Refunds will be consummated within 60 days after the effective date of termination.

SATISFACTORY PROGRESS STANDARDS FOR ACADEMICS & ATTENDANCE

Our courses do not have an attendance policy. Candidates have 60 days to complete their course. If not completed within 60 days, candidates may renew their course for additional 30 days by paying the renewal fee. If the course is not completed after the 30-day extension, candidates may purchase another 60 days at the original price. Renewals or extension have no impact on cumulative work performed. All completed work and exams (chapter, comprehensive and certification exams) to date are retained and carried forward.

FACILITY

These are online, self-paced courses; we do not offer physical facilities or equipment.

SCHOOL CALENDAR / CLASS SCHEDULE

Enrollment may occur 24/7/365. Courses begin when the candidate begins and continues for 60 days, unless renewed for additional 60-day increments.

OFFICE HOURS

Our office hours are from 7am – 7pm CST Monday – Friday and 8am – 12pm CST Saturday. Instructor and technical assistance is available during these office hours.

HOLIDAYS AND OTHER DATES OF IMPORTANCE

Our office will be closed in observance of the following holidays (instructor/technical assistance not available):

- Memorial Day (last Monday of May)
- Independence Day (July 4)
- Labor Day (first Monday of September)
- Thanksgiving (Last Thursday and Friday of November)
- Christmas Day (December 25)
- New Year's Day (January 1)

SCHOOL POLICIES

ATTENDANCE POLICY: We have no policy for attendance. This is an online and self-paced course. Candidates move forward at their own pace and schedule.

TARDINESS: We have no policy for tardiness.

LEAVE OF ABSENCE (LOA) POLICY: We have no policy for absences.

MAKE-UP WORK: We have no policy for make-up work.



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STUDENT CONDUCT POLICY: The student who is enrolled in the course must not allow anyone else to complete any portion of the course requirements.

DISCIPLINARY PROCESS: If it is discovered that a student has violated the terms of the course (under age 18 upon enrollment), then the course enrollment will be terminated.

STUDENT GRIEVANCE POLICY / PROCEDURE: Students aggrieved by action of the school or personnel of the school should attempt to resolve these problems with appropriate school officials. Grievances should be in writing and directed to: A.D. Banker & Company, Attn: Compliance Manager, 7311 W 130th St #160, Overland Park, KS 66213. Student will receive a written response and offer of resolution within 7 days. The student's employer may be consulted in determining the resolution. There is no appeal process. The student may file an appeal with the Compliance Manager. The case will then be considered by appropriate members of the administrative staff. Should this procedure fail, students may contact:

Texas Workforce Commission
Career Schools and Colleges
101 East 15th Street, Room 226T
Austin, TX 78778-0001
Phone: 512-936-3100
<http://csc.twc.state.tx.us>

The information contained in this brochure is true and correct to the best of my knowledge.

Dennis P. Anderson
School Director