

Nevada Commission on Postsecondary Education
required documents for display

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LICENSE
to operate a
PRIVATE POSTSECONDARY EDUCATIONAL INSTITUTION
in the
STATE OF NEVADA

SCHOOL NAME

AD BANKER & COMPANY, LLC /535

8275 South Eastern Ave, Suite #200
Las Vegas, Nevada 89123

LICENSE TYPE

Full Term

TERM

June 1, 2018 thru May 31, 2020

OWNING ENTITY

A.D. Banker & Company, LLC.
7311 W. 130 St., #160
Overland Park, KS 66213

AUTHORIZED PROGRAMS

Life & Health Pre-Licensing; Property & Casualty Pre-licensing; Personal Lines; Securities Series 6 & 63.

NEVADA COMMISSION ON POSTSECONDARY EDUCATION

ISSUES THIS LICENSE PURSUANT TO CHAPTER 394 OF THE NEVADA REVISED STATUTES AND REGULATIONS THEREUNDER.



Chair, Nevada Commission on Postsecondary Education

Issued: September 4, 2018

RAISED SEAL
REQUIRED



Student Grievance Policy

NOTICE MUST BE POSTED IN A CONSPICUOUS PLACE PER NRS 394.443

Students enrolled in licensed, private postsecondary educational institution, have the right to register a legitimate complaint with the Commission on Postsecondary Education.

Prior to filing a complaint, you must attempt to resolve the issue with school officials according to the policies of the school which you are attending. If you are unable to reach a solution, you may contact the Commission (see below) and we will attempt to resolve the issue.

If a resolution cannot be reached, you will be required to complete a formal complaint form; Formal complaints are investigated by staff and a decision by the administrator of the Commission. If either party does not agree with that decision, an appeal to the full Commission may be requested:

NRS 394.520 allows for the following:

1. A full refund can be ordered if it is determined that the school substantially failed to furnish the education agreed to in the enrollment contract;
2. One-half of all monies paid can be ordered if it is determined that the school substantially furnished the education stated in the enrollment contract but the conditions were substandard to the point the student could not be expected to complete the training.

More information, including complaints forms, is available at www.cpe.state.nv.us. Or contact:

Commission on Postsecondary Education
8778 S. Maryland Parkway, Suite 115
Las Vegas, NV 89123
702-486-7330 (Ph)
702-486-7340 (Fax)



A.D. Banker & Company®
exam prep and continuing education

A.D. Banker & Company 2018 Catalog & Enrollment Agreement

7311 W 130th St #160
Overland Park, KS 66213
913-451-1280 800-866-2468
Fax 913-451-3766
Email: help@adbanker.com
www.adbanker.com

Effective January 1, 2018

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SCHOOL INFORMATION

7311 W 130th St #160, Overland Park, KS 66213

Phone: 800-866-2468

Fax: 913-451-3766

www.adbanker.com

OFFICE HOURS

Monday – Friday – 7:00am-7:00pm Central Time

Saturday – 8:00am-12:00pm Central Time

HOLIDAYS AND OTHER DATES OF IMPORTANCE

Our office will be closed in observance of the following holidays:

- New Year’s Day (January 1)
- 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)

OWNERS AND OFFICIALS

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

ADMINISTRATIVE AND INSTRUCTIONAL STAFF

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

Debbie McCoy – Co-CEO

Bill McCoy – CFO

Laurie Coe – Compliance Manager

Barb Gavitt – VP, Product Development and Education (*Instructional Staff*)

Pam Reihs – Continuing Education 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.

CREDIT HOURS / COURSE DESCRIPTIONS

Each course requires 20 hours to complete. Completion of each will meet the Kentucky Department of Insurance pre-licensing educational requirement. See course outlines at the back of catalog. The goal of each program 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.

- a. **Life** – life basics, life policy provisions, types of policies and riders, life policy options, markets, annuities, taxation/qualified plans, general insurance, state insurance law.
- b. **Health** – health basics, types of providers, provisions, medical expense coverage, senior needs, miscellaneous health and disability issues, general insurance, state insurance law.
- c. **Property** – 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, general insurance, state insurance law.
- d. **Casualty** – 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, state insurance law.
- e. **Personal Lines** – property basics, dwelling policy, homeowners section I, miscellaneous property policies and coverage, liability basics, homeowners section II, personal auto policy, miscellaneous liability policy, general insurance, state insurance law.

ADMISSIONS / ENROLLMENT PROCESS

There is no admissions process. To enroll, applicants must:

- Enroll for courses at www.adbanker.com or by calling 1-800-866-2468
- All enrollments are accepted

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 to receive access to online course or for items to be shipped. Course fees below are the base prices. For other package pricing, see the website (www.adbanker.com).

Schedule of Fees	<u>Online</u>	<u>Self-Study</u>	<u>Web Class</u>
Life	\$ 129.95	\$ 79.95	\$149.95
Health	\$ 129.95	\$ 79.95	\$149.95
Property	\$ 129.95	\$ 79.95	\$149.95
Casualty	\$ 129.95	\$ 79.95	\$149.95
Personal Lines	\$ 129.95	\$ 79.95	\$149.95

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.

CERTIFICATE

A *Certificate of Completion* will be issued once the student completes the online course and scores 70% or greater on the *Certification Exam*. Student may request a copy of their Certificate of Completion at any time by contact Customer Service at 800-866-2468 or by email at help@adbanker.com.

CREDIT TRANSFER / CREDIT FOR PREVIOUS TRAINING

There is no transferring of credits. There is no credit for previous training.

STUDENT SERVICES

We do not offer placement assistance. Most students are referred to us by their employer or prospective employer. Our mission is to provide the desired and needed training and return the student to the employer who referred them to us. We do not guarantee employment after the completion of our courses.

SCHOOL POLICIES

ATTENDANCE POLICY: Our online courses do not have an attendance policy. Candidates have 60 days to complete their online course. If not completed within 60 days, candidates may renew their course for additional 30 days by paying a 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 extensions have no impact on cumulative work performed. All completed work and exams (chapter, comprehensive and certification exams) to date are retained and carried forward.

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.

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

PRIVACY POLICY / STUDENT RIGHTS

Student personal records/information is stored in a secured database, accessible only to A.D. Banker & Company employees and 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.

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. The student may file an appeal with the Compliance Manager. The case will then be considered by appropriate members of the administrative staff.

ACCOUNT FOR STUDENT INDEMNIFICATION

In an event of school discontinued operation or a violation by the institution per NRS 394.383 to NAC 394.560, an account for student indemnification may be used to indemnify a student or enrollee who has suffered damage as a result of: discontinuance of operation or violation by such institution of any provision of NRS 394.383 to 394.560.

NEVADA STUDENT REFUND POLICY

NRS 394.449 Requirements of policy for refunds by postsecondary educational institutions.

1. Each postsecondary educational institution shall have a policy for refunds which at least provides:
 - (a) That if the institution has substantially failed to furnish the training program agreed upon in the enrollment agreement, the institution shall refund to a student all the money the student has paid.
 - (b) That if a student cancels his or her enrollment before the start of the training program, the institution shall refund to the student all the money the student has paid, minus 10 percent of the tuition agreed upon in the enrollment agreement or \$150, whichever is less, and that if the institution is accredited by a regional accrediting agency recognized by the United States Department of Education, the institution may also retain any amount paid as a nonrefundable deposit to secure position in the program upon acceptance so long as the institution clearly disclosed to the applicant that the deposit was nonrefundable before the deposit was paid.
 - (c) That if a student withdraws or is expelled by the institution after the start of the training program and before the completion of more than 60 percent of the program, the institution shall refund to the student a pro rata amount of the tuition agreed upon in the enrollment agreement, minus 10 percent of the tuition agreed upon in the enrollment agreement or \$150, whichever is less.
 - (d) That if a student withdraws or is expelled by the institution after completion of more than 60 percent of the training program, the institution is not required to refund the student any money and may charge the student the entire cost of the tuition agreed upon in the enrollment agreement.
2. If a refund is owed pursuant to subsection 1, the institution shall pay the refund to the person or entity who paid the tuition within 15 calendar days after the:
 - (a) Date of cancellation by a student of his or her enrollment;
 - (b) Date of termination by the institution of the enrollment of a student;
 - (c) Last day of an authorized leave of absence if a student fails to return after the period of authorized absence; or
 - (d) Last day of attendance of a student,whichever is applicable.
3. Books, educational supplies or equipment for individual use are not included in the policy for refund required by subsection 1, and a separate refund must be paid by the institution to the student if those items were not used by the student. Disputes must be resolved by the Administrator for refunds required by this subsection on a case-by-case basis.
4. For the purposes of this section:
 - (a) The period of a student's attendance must be measured from the first day of instruction as set forth in the enrollment agreement through the student's last day of actual attendance, regardless of absences.
 - (b) The period of time for a training program is the period set forth in the enrollment agreement.
 - (c) Tuition must be calculated using the tuition and fees set forth in the enrollment agreement and does not include books, educational supplies or equipment that is listed separately from the tuition and fees.

(Added to NRS by 1985, 989; A 1989, 1460; 1995, 325; 2005, 635; 2015, 341)

STUDENT ENROLLMENT AGREEMENT


A.D. Banker & Company
 7311 W 130th St #160
 Overland Park, KS 66213
 913-451-1280 800-866-2468
 Fax 913-451-3766
 Email: forms@adbanker.com
www.adbanker.com

Program/Courses:

Completion of the Life, Health, Property, Casualty & Personal Lines courses listed in catalog meet the Nevada Department of Insurance requirement for completion of 20 hours, for each line of insurance licensure.

Funding/Placement Information:

- **Payment for course prior to start is required**
- **Financing – not offered or available**
- **Job Placement – not offered or available**

Last Name	First Name	MI	Date of Birth
Address	City	State	Zip
Phone	Email Address		
Program Title:		Start Date:	
Total Clock Hours:		Completion Date:	
Program Tuition Amount:		<i>Effective date of catalog under which the student is enrolled:</i>	
My signature below affirms that I have read the catalog and understand that it is part of the enrollment agreement.			
Signature of Student		Date	
The undersigned school owner upholds all statement in this agreement.			
	Dennis P. Anderson	Date	

Fax completed Enrollment Agreement to: 913-451-3766 or email a copy to forms@adbanker.com.

2018

Nevada Student Report

1 st Quarter	1/1/2018 – 3/31/2018
Enrolled:	146
Completed:	25
2 nd Quarter	4/1/2018 – 6/30/2018
Enrolled:	144
Completed:	39
3 rd Quarter	7/1/2018 – 9/30/2018
Enrolled:	136
Completed:	37
4 th Quarter	10/1/2018 – 12/31/2018
Enrolled:	
Completed:	