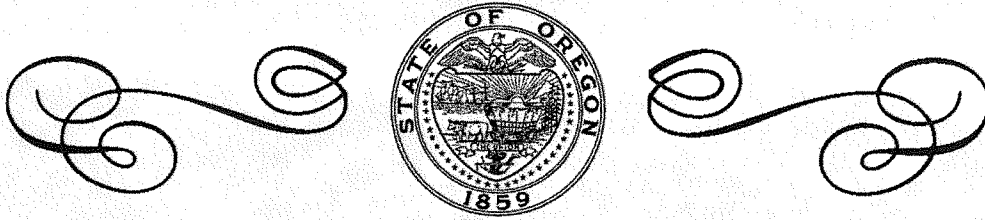


Oregon Higher Education Coordinating Commission  
required documents for display

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# **Career School License**

## **Oregon Higher Education Coordinating Commission**

This is to certify that

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

is recognized by the State of Oregon as an institution of post-secondary study and has been duly licensed as a private career school under ORS Chapter 345

to offer to teach and train students in the following programs:

*Casualty Insurance*

*Health Insurance*

*Life Insurance*

*Personal Line Insurance*

*Property Insurance*

**Beginning: 5/1/2018**

**Ending: 5/1/2019**

This license does not constitute endorsement by  
the Oregon Higher Education Coordinating Commission.

This license may be suspended or revoked at any time for cause.

A handwritten signature in black ink, appearing to read "B. C.", is written over a horizontal line.

*Executive Director*



## SCHOOL CATALOG

### **A.D. Banker & Company, L.L.C.**

7311 W 130<sup>th</sup> St #160  
Overland Park, KS 66213  
Phone: 800-866-2468  
Fax: 913-451-3766  
[www.adbanker.com](http://www.adbanker.com)



## SCHOOL CATALOG

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## SCHOOL CATALOG

### 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*)

Debbie McCoy – Co-CEO

Bill McCoy – CFO

Laurie Coe – Compliance Manager

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

David Oakes – 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.

### CREDIT HOURS

Each course requires 20 hours to complete. Completion of each will meet the Oregon Insurance Division pre-licensing educational requirement.

- a. **Life** – 9 Lessons
- b. **Health** – 9 Lessons
- c. **Property** – 11 Lessons
- d. **Casualty** – 11 Lessons
- e. **Personal Lines** – 10 Lessons

### 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 program is to master the topics which are itemized in the OID 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, Oregon insurance law.
- b. **Health** – health basics, types of providers, provisions, medical expense coverage, senior needs, miscellaneous health and disability issues, general insurance, Oregon 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, Oregon insurance law.



## SCHOOL CATALOG

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, Oregon 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, Oregon insurance law.

### SYSTEM REQUIREMENTS FOR ONLINE PROGRAMS

Internet Connection - (LAN, Cable or DSL recommended); Recommended Web Browsers - Internet Explorer (Free download [www.microsoft.com](http://www.microsoft.com)), Firefox (Free download [www.mozilla.com](http://www.mozilla.com)); Adobe Flash Player (Free download [www.adobe.com/flashplayer](http://www.adobe.com/flashplayer))

### ADMISSIONS REQUIREMENTS

Minimum age: 18

The Oregon Insurance Division 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 producer’s license in Oregon, you must meet the following requirements:

- ) Be at least 18 years of age
- ) Be a resident of, or maintain a place of business in, Oregon
- ) Complete your prelicensing education requirements
- ) Pass the appropriate licensing exam

### STATEMENT OF NONDISCRIMINATION

A.D. Banker & Company, L.L.C. prohibits discrimination in all its programs 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 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. We are not subject to Family Educational Rights and Privacy Act as all of our students are 18 years of age or older and we receive no funds under any program administered by the DOE. 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.

### ADMISSIONS / ENROLLMENT PROCESS

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

- ) Enroll for courses at [www.adbanker.com](http://www.adbanker.com) or by calling 1-800-866-2468
- ) Submit a completed and signed Enrollment Agreement
- ) All enrollments are accepted, with the exception of enrollments for candidates under the age of 18. (A requirement for licensure with the Oregon Division of Insurance is for candidate to be 18 years of age or older and successfully pass a fingerprint-based criminal background check.)



## SCHOOL CATALOG

### 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.

### 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

Life	\$ 129.95
Health	\$ 129.95
Property	\$ 129.95
Casualty	\$ 129.95
Personal Lines	\$ 129.95

#### Optional Fees/Learning Tools

Renewal Fee (30-day course extension)	\$ 29.99
Mailed Study Manual	\$ 30.00*
Practice Exams – Online	\$ 49.95
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 130<sup>th</sup> St #160  
Overland Park, KS 66213

*Allow for 2-3 weeks for processing.*

#### CANCELLATION AND REFUND POLICIES (OAR 715-045-0038)

- (1) A student may cancel enrollment by giving written notice to the school. Unless the school has discontinued the program of instruction, the student is financially obligated to the school according to the following:
  - (a) If cancellation occurs within five business days of the date of enrollment, and lesson materials have not been delivered, all monies specific to the enrollment agreement shall be refunded;
  - (b) If cancellation occurs within 5 business days of the date of enrollment and lesson materials have been delivered, all monies related to the enrollment agreement shall be refunded with the exception of the cost of unreturned lesson materials or the cost of replacement for returned materials that are damaged or marked;
  - (c) If cancellation occurs after five business days of the date of enrollment and the lesson materials have been shipped but not delivered to the student:
    - (A) The school may charge an amount equal to 15 percent of the tuition cost, or \$150, whichever is less; that being established as its registration fee,
    - (B) If the student returns the unopened books and supplies to the school within five days of receipt, the school will refund the total cost of lesson materials.



## SCHOOL CATALOG

- (d) If cancellation occurs after five business days of the date of enrollment and lesson materials have been delivered to the student but not returned within five days of receipt, and before the commencement of the accrual of clock-hours or the completion of the first lesson, the school may charge:
    - (A) An amount equal to 15 percent of the tuition cost, or \$150, whichever is less; that being established as its registration fee, and
    - (B) The total cost of books and supplies.
  - (e) If withdrawal or termination occurs after the commencement of the accrual of clock-hours or the completion of the first lesson assignment and before either 50 percent of the program has been offered, or before 50 percent of the program clock-hours or lesson assignments are completed, the student shall be entitled to a pro rata refund of the tuition when the amount paid exceeds the charges owed to the school. In addition to the pro rated tuition charge, the school may retain the registration fee, book and supply fees, and any other legitimate charges owed by the student;
  - (f) If withdrawal or termination occurs after completion of 50 percent or more of the program has been offered or after completion of 50 percent or more of the program clock-hours or lesson assignments, whichever occurs first, the student shall be obligated for the tuition charged for the entire instructional program and shall not be entitled to any refund.
- (2) For cancellation under Subsections 1 (a) through (c), the “date of enrollment” will be determined:
- (a) When enrollment occurs in the school setting, the enrollment date shall be the date the enrollment agreement is signed by both the student and the authorized school official, whichever is later;
  - (b) When enrollment occurs online, the date of enrollment will be the date the school receives:
    - (A) A copy of the enrollment agreement signed by the student, and the student is granted access to the program, or
    - (B) Submission of student enrollment information through a secured website. The website must have a registration process that includes, but is not limited to, statements detailing the legal and financial obligations related to enrollment in a school. The student must verify that he/she has read and understands the enrollment agreement. A copy of the student enrollment agreement information that includes “a declaration by the student acknowledging the reading, understanding and acceptance of the enrollment obligations” shall be placed in the student file in lieu of a signed enrollment agreement.
- (3) Under Subsections 1 (d) and (e), the term “offered” means the period of time between the beginning date and ending date of the program as identified on the enrollment agreement.
- (4) Under Subsections 1 (d) and (e), the portion of tuition cost for which the student shall be charged is determined by dividing the total clock hours into the number of clock hours accrued by the student, or the total number of lessons into the number of lessons completed by the student.
- (5) The term "tuition cost" means the charges for instruction including any lab fees. Tuition cost does not include application fees, registration fees, or other identified program fees and costs. The school shall adopt and publish policies regarding the return of resalable books and supplies and/or the prorating of user fees, other than lab fees.
- (6) The term “Pro rata refund” means a refund of tuition paid for that portion of the program not completed by the student.
- (7) The school shall not charge a withdrawal fee of more that \$25;

Any inquiry a student may have regarding this contract may be made in writing to A.D. Banker & Company, L.L.C., 7311 W 130<sup>th</sup> St #160, Overland Park, KS 66213 or to the Oregon Higher Education Coordinating Commission, 255 Capitol NE, Salem, OR 97310 or by calling (503) 947-5751.





## SCHOOL CATALOG

### GRADING SYSTEM

Candidates are not issued a course grade. There are however exams and scoring achieved for learning and assessment throughout the course. A 70% score is required on each Chapter exam in order to move to the next chapter. Comprehensive exams are (simulated finals) and actual scores are recorded and do not impact the candidate's ability to complete the course. There is no minimum or passing score with Comprehensive exams. Comprehensive exams are assessment exams for the candidate to measure their mastery of the underlying subject matter. At the end of the course is the Certification exam that requires a score of 70% or greater in order to complete the course and receive a Certificate of Completion. The Certification Exam may be taken as many times as necessary to achieve a passing score, for no additional charge. Candidates with a Certificate of Completion are then permitted to schedule their Oregon insurance licensing exam with the ODI exam provider. Duplicate Certificates of Completion (or transcripts) are available upon request.

### 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.

### CREDIT FOR PREVIOUS TRAINING

Not applicable.

### 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 [adbankeronline@adbanker.com](mailto:adbankeronline@adbanker.com).

### STUDENT SERVICES

We do not offer placement assistance. Each student is 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. A.D. Banker & Company partners with other organizations to provide career development and guidance serves to our students. See partnerships on our website at: <http://www.adbanker.com/careerDevelopment.aspx>.

### 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.



## SCHOOL CATALOG

### 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.

**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 program (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 130<sup>th</sup> 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. Should this procedure fail, (and if the allegation asserts that the school has violated an Oregon law), students may contact the Oregon Higher Education Coordinating Commission, 255 Capitol St NE, Salem, OR 97310 or phone 503-947-5751.

### GOVERNING AUTHORITIES

Oregon Higher Education  
 Coordinating Commission  
 255 Capitol St NE  
 Salem, OR 97310  
 503-947-5751  
[www.ode.state.or.us](http://www.ode.state.or.us)

Department of Consumer & Business Services  
 Division of Insurance  
 PO Box 14480  
 Salem, OR 97309-0405  
 503-947-7981  
[www.oregoninsurance.org](http://www.oregoninsurance.org)



## **SCHOOL CATALOG**

### **COURSES OFFERED WHICH ARE NOT LICENSED BY THE HECC**

These courses are not subject to HECC cancellation or refund policy.

**a. Financial Industry Regulatory Authority (FINRA) Exam Preparation**

- 1) **Series 6** – A securities license entitling the holder to register as a limited representative and sell mutual funds, variable annuities and **insurance premiums**.
- 2) **Series 63** – A securities license entitling the holder to solicit orders for any type of security in a particular state. This license is required in addition to the Series 7 or Series 6.

**b. Insurance Continuing Education** – includes a broad range of topics relevant for the insurance producer to renew their license.



## ENROLLMENT AGREEMENT FOR SELF-DIRECTED EDUCATION

**A.D. Banker & Company, L.L.C.**  
7311 W 130<sup>th</sup> St #160  
Overland Park, KS 66213  
1.800.866.2468

<b>Student's Name:</b> _____	
<b>Date of Birth:</b> (MM/DD/YY) _____	
<b>Student's Address:</b> _____	
<b>Student's Phone Number:</b> _____	
<b>NAME OF PROGRAM:</b> _____	
<b>Start Date:</b> _____	<b>End Date:</b> _____
<b>TERMS OF CONTRACT – Student Loan (ORS 345.113)</b>	
<b>Registration Fee:</b> _____	
<b>Tuition Cost:</b> _____	_____
<b>Books:</b> _____	_____
<b>Materials:</b> _____	_____
<b>Lab Fees:</b> _____	_____
<b>Supplies:</b> _____	_____
<b>Other:</b> _____	_____
<b>TOTAL PROGRAM COST:</b> _____	_____

**Cancellation and Refund Policies (OAR 715-045-0038)**

- (1) A student may cancel enrollment by giving written notice to the school. Unless the school has discontinued the program of instruction, the student is financially obligated to the school according to the following:
- (a) If cancellation occurs within five business days of the date of enrollment, and lesson materials have not been delivered, all monies specific to the enrollment agreement shall be refunded;
  - (b) If cancellation occurs within 5 business days of the date of enrollment and lesson materials have been delivered, all monies related to the enrollment agreement shall be refunded with the exception of the cost of unreturned lesson materials or the cost of replacement for returned materials that are damaged or marked;
  - (c) If cancellation occurs after five business days of the date of enrollment and the lesson materials have been shipped but not delivered to the student:
    - (A) The school may charge an amount equal to 15 percent of the tuition cost, or \$150, whichever is less; that being established as its registration fee,
    - (B) If the student returns the unopened books and supplies to the school within five days of receipt, the school will refund the total cost of lesson materials.
  - (d) If cancellation occurs after five business days of the date of enrollment and lesson materials have been delivered to the student but not returned within five days of receipt, and before the commencement of the accrual of clock-hours or the completion of the first lesson, the school may charge:
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  - (e) If withdrawal or termination occurs after the commencement of the accrual of clock-hours or the completion of the first lesson assignment and before either 50 percent of the program has been offered, or before 50 percent of the program clock-hours or lesson assignments are completed, the student shall be entitled to a pro rata refund of the tuition when the amount paid exceeds the



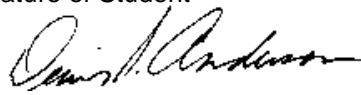
- charges owed to the school. In addition to the pro rated tuition charge, the school may retain the registration fee, book and supply fees, and any other legitimate charges owed by the student;
- (f) If withdrawal or termination occurs after completion of 50 percent or more of the program has been offered or after completion of 50 percent or more of the program clock-hours or lesson assignments, whichever occurs first, the student shall be obligated for the tuition charged for the entire instructional program and shall not be entitled to any refund.
- (2) For cancellation under Subsections 1 (a) through (c), the "date of enrollment" will be determined:
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      - (A) A copy of the enrollment agreement signed by the student, and the student is granted access to the program, or
      - (B) Submission of student enrollment information through a secured website. The website must have a registration process that includes, but is not limited to, statements detailing the legal and financial obligations related to enrollment in a school. The student must verify that he/she has read and understands the enrollment agreement. A copy of the student enrollment agreement information that includes "a declaration by the student acknowledging the reading, understanding and acceptance of the enrollment obligations" shall be placed in the student file in lieu of a signed enrollment agreement.
  - (3) Under Subsections 1 (d) and (e), the term "offered" means the period of time between the beginning date and ending date of the program as identified on the enrollment agreement.
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  - (5) The term "tuition cost" means the charges for instruction including any lab fees. Tuition cost does not include application fees, registration fees, or other identified program fees and costs. The school shall adopt and publish policies regarding the return of resalable books and supplies and/or the prorating of user fees, other than lab fees.
  - (6) The term "Pro rata refund" means a refund of tuition paid for that portion of the program not completed by the student.
  - (7) The school shall not charge a withdrawal fee of more that \$25;

Any inquiry a student may have regarding this contract may be made in writing to A.D. Banker & Company, L.L.C., 7311 W 130<sup>th</sup> St #160, Overland Park, KS 66213 or to the Executive Director, Oregon Higher Education Coordinating Commission, 255 Capitol St NE, Salem, OR 97310 or by calling (503) 947-5751.

I have read and received a copy of this enrollment agreement. I have also read and received a copy of the following (Current Catalog--Volume 2017; Addendums and/or Supplements, etc.):

- 1. \_\_\_\_\_
- 2. \_\_\_\_\_
- 3. \_\_\_\_\_

**MY SIGNATURE INDICATES THAT I HAVE RECEIVED THESE DOCUMENTS AND AGREE TO ANY STIPULATIONS LISTED IN THEM.**

Signature of Student	Date
	2018
Signature of School Official	Date