



CHARTERED ESTATE  
PLANNING PRACTITIONER

## Exciting News

For Financial, Insurance,  
Securities and other  
Professional Advisors

**Senior Needs L.I.F.E. –Legal, Insurance, Financial, Estate Planning and Asset Preservation. Training – Focuses on Proper and Essential Steps, Strategies – Including all Financial and Insurance Products for Wealth Building, Asset Protection, Long Term Care and Quality of Life Solutions. CEPP Includes; Compliance, Errors and Omissions Issues, Do's and Don'ts, - Helping Financial, Insurance, Legal Experts Properly Present and Build an Estate Planning Practice Working with Local Professionals.**

CEPP is designed for financial, insurance, securities, banking, accounting, employee benefit and other professional advisors that work with families, individuals, groups and Seniors on matters of Asset Protection, Retirement, Long Term Care, Financial, Income and Estate Planning Issues. CEPP is not a designation that certifies you as an estate planning expert. It is only a designation that shows you are a student of estate planning process and that you are committed towards continuing education in the industry and that you do not work alone, but with a team of legal and financial professionals. CEPP professionals are committed to education as humble students respecting the seriousness of the industry and honoring the discipline of proper and essential steps of doing complete asset protection and estate planning assessments working with a team of professionals.

CEPP will help towards providing you with practical experience as you complete the steps of doing your own estate planning to prepare to meet with an attorney. Experience is an important step when you're going to be offering asset protection and estate planning assessment services to the public. Also as importantly CEPP Program helps you market, build and protect your practice while you strive foremost to protect your client's assets and help reduce or avoid E&O Claims.

CEPP Graduates pride themselves in striving to educate other Professionals and the Public on matters of Retirement-Long Term Care - Estate Planning, caring for the elderly and providing multi-generational estate planning to protect America's assets one family at a time!

### Its Easy, Enjoyable and Self Paced

3 Easy Segments Towards  
CEPP Designation in 30 days!

## The Ultimate Online Learning Experience

### Look What CEPP Members Enjoy Within 30 days

- Accelerated Success and Increased Income
- Legal, Insurance and Financial Training
- Knowledge of Avoiding and Reducing E & O Law Suits
- Completing your own estate planning with CEPP Segment One
- Studying Online at your own pace

### CEPP GRADUATES Enjoy Greater Success With Workshop Training and Support:

- Seminar / Workshop Training with Significant Savings and Results
- Professional Products - Power Point Slides, Flyer Templates, Expert Video Tools
- Career Management Resource Center for coaching
- Expert Network Assistance, Product Training
- A Library of books, topics, ranging from: State and Federal law to Insurance products to Estate Planning
- And Much, Much more...

## Estate Planning Institute

Estate, Retirement, Financial and  
Long Term Care Planning  
Education Resource Center

### The Ultimate Online Learning Experience Enjoyable Reading - 30 Day Self Study Program. Valuable Legal, Insurance Financial Elder Law Information You Won't Find Elsewhere.

CEPP is especially designed to provide you with practical experience in approaching an estate planning case by conducting a more thorough and proper asset protection and estate planning assessment. Then, working with a team of professionals provide solutions to complete in a timely manner a comprehensive and essential asset protection and estate plan that suits the need of the client and family. CEPP also helps you market, build and protect your practice and reduce or avoid E&O claims. **Segment One Includes doing your own estate planning assessment - preparing you to have legal documents prepared by an estate planning attorney.**

CEPP Designation Program has 3 segments. Each segment is designed to complete in a weekend or at your own pace. **Each course is downloaded from your computer** and you can print or read online. When you are ready - you with a proctor take the exam online - closed book. You have 2 hours for each multiple-choice exam. Segment one and two have 100 questions. Segment three has 50 questions. When you've completed all three exams with all requirements being met - you will receive your CEPP designation and certificate within 30 days in the mail. (Classroom program with instructor for groups of 12 or more may be available upon request - fee based).

### CEPP Program-Table of Contents

#### CEPP Segment One

##### Part 101

- Chapter 1** Estate Planning and the Financial/Insurance Advisor
- Chapter 2** Most Common Mistakes in Estate Planning
- Chapter 3** Choices with Your Estate Planning Goals and Concerns
- Chapter 4** What You Are Worth - Your Gross Estate
- Chapter 5** What Is Probate? Should You Avoid It?
- Chapter 6** Taxes
- Chapter 7** Your Total Estate Exposure
- Chapter 8** Basic Estate Planning Legal Documents
- Chapter 9** The Revocable Living Trust
- Chapter 10** Taking the Fear Out of Estate Planning and Completing the Task  
A Quick Review

##### Part 102

- Chapter 1** Law and the Financial/Insurance Advisor
- Chapter 2** Demographics and Expectations
- Chapter 3** Customer Satisfaction: The Best Protection against Frivolous Lawsuits
- Chapter 4** Market Conduct
- Chapter 5** Errors and Omissions Insurance
- Chapter 6** Estate Planning Legal Issues
- Chapter 7** Asset Protection Strategies for the Financial/Insurance Advisor

#### CEPP Segment Two –

#### Completes LPA Certification for non licensed professionals ONLY

##### Part 103 for Licensed Professionals for CEPP Designation

- Introduction
- Chapter 1** Common Mistakes in Insurance and Estate Planning
- Chapter 2** Property and Casualty - Liability Insurance
- Chapter 3** Life Insurance as Basic Financial Protection for the Family's Lifestyle and Security
- Chapter 4** Disability - The Sleeper That Can Destroy an Estate Plan
- Chapter 5** Long Term Care
- Chapter 6** Federal Estate Taxes and Life Insurance
- Chapter 7** Annuities and Estate Planning
- Chapter 8** Life Insurance, Estate Equalization and Keeping the Business or Farm Within the Family
- Chapter 9** Life Insurance after Retirement
- Chapter 10** The Uses of Charitable Trusts in Estate Planning Summary

##### Part 104

- Chapter 1** Multi-generational Estate Planning
- Chapter 2** Understanding the Senior Generation
- Chapter 3** Understanding The Baby Boomer Generation
- Chapter 4** Understanding The X Generation
- Chapter 5** Multi-generational Estate Planning in Action
- Chapter 6** 21st Century Family Concerns
- Chapter 7** Love and Tough Love - Estate Planning Situations
- Chapter 8** Special Needs Situations
- Chapter 9** When The Generations Unite for a Common Goal
- Chapter 10** The CEPP Practitioner - Help Putting It All Together

#### CEPP Segment Three

- Chapter 1** Need for Long Term Care Planning
- Chapter 2** What Is Long Term Care?
- Chapter 3** Medicare, Medigap and Long Term Care
- Chapter 4** Medicaid and Long Term Care
- Chapter 5** Introduction to Long Term Care Insurance
- Chapter 6** Important Policy Provisions

**Enroll Now by Credit Card  
Completing the below form and  
faxing to 703 852 4444**

**Your CEPP-EPI Oath with Enrollment**

*I have reviewed and agree to abide by the laws of the state of my professional license and the Code of Professional Ethics adopted by the national professional organization of my profession and the state organization's Code of Professional Ethics and also the Code of Professional Ethics of the Estate Planning Institute <http://www.agent-central.com/ls/assoc.htm> I pledge to support, cooperate, and assist my fellow CEPP-EPI members with honor, integrity, teamwork and due diligence. I understand that I do not practice law, nor provide any legal advice unless I am licensed to do so.*

**CEPP-EPI Enrollment Memorandum of  
Understanding and Agreement**

*I am committed to working with a team of professionals, dedicated to protecting assets one family at a time. I will strive to obtain estate planning awareness and educational programs in my community and to assist other CEPP-EPI members to do the same. I dedicate my practice to help raise awareness for the care of the elderly and to bring families together to care for each other with multi-generational estate planning.*

*I understand that CEPP is NOT a designation that certifies you as an estate planning expert. It is only a designation that shows you are a student of estate planning process as a practitioner and that you are committed towards continued education in the industry and that you do not work alone, but with a team of legal and financial professionals. CEPP professionals - are committed to continued education as humble students respecting the seriousness of the industry and the discipline of proper and essential steps of doing complete assessments - working with a team of professionals. I understand that no legal services are provided for CEPP members or their clients through EPI. I understand that no legal services are offered or rendered through the Estate Planning Institute and that no memberships are transferable or re-salable to any other individual, firm or entity. I understand that (1) all educational material provided in the CEPP program is the confidential proprietary property of EPI and is intended solely for the educational purposes of the CEPP student. None of this material may be modified or duplicated other than for student CEPP educational purposes, edited or shall it be distributed to any other person without the written permission of EPI; (2) all tuition is nonrefundable; (3) any disputes involving legal action shall be construed according to Virginia law and only through the Virginia court system; (4) EPI may change and/or modify any part of the CEPP program including designation(s) without prior notice; (5) a professional designation such as CEPP represents the completion of the education program only and that CEPP only has the integrity, competence, professional image and confidence to the public that the CEPP graduate represents to peers, clients and the general public; (6) that there is no procedure in most states for approving or certifying professional organizations. (7) That EPI has no responsibility of any actions of CEPP graduates in any way.*

*I have read, understood and agree to the above terms for enrollment for the CEPP professional designation program of The Estate Planning Institute. I understand that any unethical or illegal actions by me as perceived by the Estate Planning Institute could terminate my CEPP-EPI membership and designation with the Estate Planning Institute,*

Signature: \_\_\_\_\_ Date \_\_\_\_\_  
 Witness: \_\_\_\_\_ Date \_\_\_\_\_  
 Witness Print Name: \_\_\_\_\_ Date \_\_\_\_\_  
 Address: \_\_\_\_\_ City \_\_\_\_\_  
 State \_\_\_\_\_ Zip \_\_\_\_\_  
 Phone: \_\_\_\_\_ Email \_\_\_\_\_

**The Estate Planning Institute (EPI)  
P O Box 669 - Luray, VA 22835  
Fax: 703 995 0320  
Credit Card Enrollments Complete below or  
Call: 800 750 9110**

Member's Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_  
 Zip: \_\_\_\_\_ Email \_\_\_\_\_ Cell Phone: \_\_\_\_\_  
 VISA \_\_\_\_\_ AMEX. \_\_\_\_\_ MASTERCARD \_\_\_\_\_ Discover \_\_\_\_\_  
 Credit Card Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_  
 Mother's Maiden Name: \_\_\_\_\_  
 Signature \_\_\_\_\_ Date: \_\_\_\_\_  
 Billing Address: (If Different from Residence)  
 Street: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip \_\_\_\_\_



*What CEPP Members Are Saying... "The Chartered Estate Planning Practitioner course was eye opening, practical, easy to read, with valuable substance. I highly recommend this course for brokers, agencies and any financial professionals who are looking to protect their client's assets and quality of life." Thanks, MS*

**ANNUAL CERTIFICATION**

To maintain Current Status of CEPP membership through EPI, Eight Estate Planning Continuing Education Credits are required every 2 years through EPI. Courses are available through EPI - December is the deadline for each year.

CEPP annual certification and membership fee is \$150.00. Benefits include being able to continue use of any CEPP materials and member benefits. CEPP Continuing Education courses are provided fee based.

**ENROLLMENT FEES**

**Each Segment is \$350 that includes the exam.  
Save \$100 if you pay for 3 segments at enrollment.  
Credit Card Enrollment Call 800 750 9110  
Call for information on group discounts of 12 or more.**

**LPA Life Planners Advocate  
Enrollment uses this form.  
LPA Course Certification is \$759 first two segments only**

**CEPP Permanent Record Enrollment Information**

The next section must be completed and faxed or mailed in (along with a copy of your professional license and a photo ID for our records and a business card with this enrollment form) before your CEPP matriculation can be completed.  
We do not share any information - we do protect your privacy.

Name: \_\_\_\_\_  
 (Exactly as you would like it to appear on Membership Certificate)  
 Nickname: \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_  
 DOB: \_\_\_\_\_  
 Business Name: \_\_\_\_\_  
 Business Address: \_\_\_\_\_  
 City: \_\_\_\_\_  
 State: \_\_\_\_\_  
 Zip: \_\_\_\_\_  
 Phone: \_\_\_\_\_  
 Fax: \_\_\_\_\_  
 Pager: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Resident Address: \_\_\_\_\_  
 City: \_\_\_\_\_  
 State: \_\_\_\_\_  
 Zip: \_\_\_\_\_

**EPI OFFICE HOURS:  
Mon. - Fri. 9 AM -5 PM EST  
540 743 1733**

**Fax Enrollment Forms to: 703-995 0320  
24 hr. Credit Card Enrollment 1-800-232-6465  
(Fax this enrollment form with credit card enrollment)  
Or use web site enrollment form: [www.cepp-epi.com](http://www.cepp-epi.com)**

*Thank You for Your Enrollment Application. If we can assist you further, please call:  
1 800 750 9110. Upon approval for online studies you will receive your  
CEPP Password and username along with your receipt of payment.*