



85 7th Place East, Suite 280, Saint Paul, MN 55101
 PHONE: 651-539-1500
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Reviewed By: _____ Date _____

CLASSROOM – LIVE WEBINAR - LIVE

Distance Learning – (NOT Live) - Interactive Internet OR Self Study

Title: BEST INTEREST STANDARDS OF CONDUCT FOR ANNUITY SALES

Approved Credits 4Hours 1Hour

(Please Note: A current, correctly completed application with all required attachments and fee must be submitted at least 30 days before the initial proposed course date.)

Course Number: _____

Date Approved: _____

INSURANCE CONTINUING EDUCATION COURSE APPROVAL APPLICATION

REQUIRED for: Insurance Producers Who Hold a Life Insurance Line Of Authority & Desire To Sell Annuities.

Course Title: BEST INTEREST STANDARDS OF CONDUCT FOR ANNUITY SALES

Initial Proposed Date(s) of Course: _____

PROVIDER/COORDINATOR INFORMATION NOTE A completed Minnesota provider application & fee must also be included with this course application *if provider is not already Minnesota-approved*

Provider Name (In Full – Do not abbreviate)

MN Provider ID #
(If approved)

Provider Address:

City:

State:

Zip:

Provider Phone Number:
()

Provider Fax:
()

Provider Toll-Free:
()

Coordinator Name:

Coordinator **Direct** Business Telephone:
()

(REQUIRED) Coordinator **Direct** Business Email:

Federal Employer Identification Number (FEIN):

Provider Website

APPLICATION FEE (Only check or money order accepted)

License Type: INSURANCE

Hours Requested: 4Hours for \$40.00 **OR** 1Hour for \$10.00

Total Fee Submitted: _____ \$40.00 **OR** \$10.00

Check Number: _____

Make sure that you are submitting the most current revision of this application located at www.commerce.state.mn.us. Outdated submissions will be returned without review.

METHOD OF INSTRUCTION

Choose **ONLY ONE** method of instruction (Live or On-Demand) per application and fee.

<input type="checkbox"/> LIVE	<p>Live course. "Live course" means any learning experience that is actively led by an instructor, either online or in a classroom setting, that offers person-to-person, real-time feedback.</p> <p>This category includes standard classroom courses and courses taught live that are concurrently simulcast to remote locations or individual students online.</p>
<input type="checkbox"/> ON-DEMAND	<p>On-demand course. "On-demand course" means a learning experience that enables a student to review learning material at time and location that is convenient for the student.</p> <p>This category includes asynchronous online courses, text-based courses, and other courses not offered live that include prerecorded videos, class recordings, documents, or other learning activities.</p>

Provide the following information. **SEE NEXT TWO PAGES** for important notes.

LIVE— STANDARD CLASSROOM	<input type="checkbox"/> Detailed explanation of attendance verification Does the course include an examination? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation regarding exam presentation
LIVE— SIMULCAST TO REMOTE LOCATIONS OR INDIVIDUAL STUDENTS ONLINE	<input type="checkbox"/> Link to course, login, & password [if available] <input type="checkbox"/> Detailed explanation of the process used to authenticate the student's identity and the technology to guarantee seat time A Few Examples: <ul style="list-style-type: none"> • Provider verifies the identity and license number of all students • Multiple Random Polling Questions per course hour • Each student be required to log in to the webinar using a distinct username, password, and/or email • Provider representative, using computer-based attendance-monitoring technology, monitors 100% attendance throughout the course Will proctors be used? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation of their use and verification Example: Group settings where a provider representative monitors students not individually logged in using a distinct username, password, and/or email. Does the course include an examination? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation regarding exam presentation
ON-DEMAND	<input type="checkbox"/> Detailed explanation of the method of instruction/presentation Is any portion of this course online? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation of the process used to authenticate the student's identity and the technology to guarantee seat time <input type="checkbox"/> Link to course, login, & password (<i>required</i>) Will proctors be used? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation of their use and verification (<i>required for non-interactive courses</i>) Does the course include the (<i>required</i>) final examination? No <input type="checkbox"/> Yes <input type="checkbox"/> Attach a detailed explanation regarding exam presentation Will proctors be used? No <input type="checkbox"/> Yes <input type="checkbox"/> If YES, attach a detailed explanation of their use and verification (<i>required for non-interactive courses</i>)

NOTES REGARDING METHOD OF INSTRUCTION

Live courses offered online. A live course offered online must:

- (1) specify the minimum system requirements;
- (2) provide encryption that ensures that all personal information, including the student's name, address, and credit card number, cannot be read as it passes across the Internet;
- (3) include technology to guarantee seat time;
- (4) include the ability for the student to get technical support within a reasonable amount of time;
- (5) include a statement that the student's information will not be sold or distributed to any third party without the prior written consent of the student. Taking the course does not constitute consent; and
- (6) include a process to authenticate the student's identity.

On-demand courses offered online. An on-demand continuing education course offered online must:

- (1) specify the minimum system requirements;
- (2) provide encryption that ensures that all personal information, including the student's name, address, and credit card number, cannot be read as it passes across the Internet;
- (3) include technology to guarantee seat time;
- (4) include a high level of interactivity;
- (5) include graphics that reinforce the content;
- (6) include the ability for the student to contact an instructor within a reasonable amount of time;
- (7) include the ability for the student to get technical support within a reasonable amount of time;
- (8) include a statement that the student's information will not be sold or distributed to any third party without prior written consent of the student. Taking the course does not constitute consent;
- (9) be available 24 hours a day, seven days a week, excluding minimal down time for updating and administration;
- (10) provide viewing access to the online course at all times to the commissioner, excluding minimal down time for updating and administration;
- (11) include a process to authenticate the student's identity;
- (12) inform the student and the commissioner how long after its purchase a course will be accessible;
- (13) inform the student that license education credit will not be awarded for taking the course after it loses its status as an approved course;
- (14) provide clear instructions on how to navigate through the course;
- (15) provide automatic bookmarking at any point in the course;
- (16) provide questions after each unit or chapter that must be answered before the student can proceed to the next unit or chapter;
- (17) include a reinforcement response when a quiz question is answered correctly;
- (18) include a response when a quiz question is answered incorrectly;
- (19) include a final examination;
- (20) allow the student to go back and review any unit at any time, except during the final examination;
- (21) provide a course evaluation at the end of the course. At a minimum, the evaluation must ask the student to report any difficulties caused by the online education delivery method; and
- (22) provide a completion certificate when the course and exam have been completed and the provider has verified the completion. Electronic certificates are sufficient.

Final examination. The final examination must be either an encrypted online examination or a paper examination that is monitored by a proctor who certifies that the student took the examination. The student must not be allowed to review the course content once the examination has begun.

PROCTORS

A proctor is a person who (1) verifies a student's identity, and (2) processes an affidavit testifying that the student received no outside assistance with the course or examination.

A proctor must be 18 years of age or older and must not have a financial or other conflict of interest with respect to a student's successful completion of the course or the examination.

A proctor must not be:

- a relative of the student;
- the student's supervisor at work;
- a person the student supervises at work; or
- a student who is completing the same course.

Questions Specific Only to Insurance CE Course Application

The following questions MUST be answered or application will be returned as deficient.

Check a box if (in any state including MN) this Provider Business Entity is also:

- an insurance producer (only if an IP, Individual Proprietorship)
- an insurance agency
- a managing general agent
- an insurance company

For checked box(s) above, list the license type, license number, NAIC number, state, and attach verifiable documentation.

Lic Type: _____, Lic Number: _____, NAIC Number: _____, State: _____

Will this course be offered by, sponsored by, or affiliated with, an insurance company, agent, agency, managing general agent, or insurance broker? Yes: No:

- If yes, please explain your answer below or attach additional paper as necessary.

Details: _____

Will this course be held on the premises of a company doing business in the regulated area? Yes: No:

- If yes, list the details and attach verifiable documentation.

Details: _____

Will this course be open to the public? Yes: No:

Details: _____

Will this course be restricted to any particular group of people? Yes: No:

- If yes, list the details.

Details: _____

Is this education provider a bona fide Insurance Trade Association? Yes: No:

- If yes, list the details and attach verifiable documentation, including a working website address.

Details: _____

Does this course have current or prior CE approval in Minnesota? Yes No

- **If yes:** Indicate the current or prior MN Course #: _____

Is this course Replacing a course currently approved by Minnesota? Yes No

- **If yes:** Indicate the current MN Course #: _____

SYLLABUS FOR STUDENTS

If you will not be distributing a textbook containing all of the details below, you must complete this page (or attach your own Syllabus containing all of the information below) before your application can be processed. **Syllabus must be distributed to all students, along with a copy of the detailed, timed course outline.**

Provider Name & Number: _____

Course title: **BEST INTEREST STANDARDS OF CONDUCT FOR ANNUITY SALES**

Dates and times of course offerings: (if date/time unknown write TBD)

DATE & TIME	LOCATION

Required: Name and address or telephone number or direct email address of Course Coordinator and ALL Course Instructors (add pages as needed).

	Name	Address or Phone Number or Direct Email
Coordinator		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		
Instructor		

When distributing this syllabus to students, you **MUST** attach a copy of the detailed, timed course outline.

INSURANCE CONTINUING EDUCATION INSTRUCTOR

QUALIFICATIONS AND CONTACT INFORMATION PAGE

(Please Print or Type – Writing Must Be Legible)

Copy and attach additional pages as needed; one for every continuing education course instructor.

MANDATORY: Attach a detailed Bio / Resume to this completed form showing dates of experience.

Instructor Full Legal Name:

Date of Birth:

Business Address:

City, State, Zip:

Phone Number:

Business Email Address:

Do you **currently hold, or have you held**, any INSURANCE license in **any** state, including MN? Yes No

If yes, attach list of license number, state, and status.

Resident INSURANCE License # & Name of Resident State

All Non-Resident INSURANCE License #(s) & Name of Non-Resident State(s)

Do you currently hold or have you ever held **any other type of occupational / professional license in any state**, including MN? Yes No

If yes, attach list of license type, number, state, and status.

Has instructor applicant ever had **any** occupational / professional license in any state including Minnesota that has been suspended, revoked, or terminated, or been the subject of inquiry or investigation? Yes No

If yes, attach documentation and detailed explanation signed & dated by instructor.

Has instructor applicant ever been convicted of a felony or gross misdemeanor, or been a defendant in any lawsuit involving claims of fraud, misrepresentation, conversion, mismanagement of funds, breach of fiduciary duty or breach of contract? Yes No

If yes, attach documentation and detailed explanation signed & dated by instructor.

WHO is considered an instructor?

Classroom: Any individual speaking to licensees during a course is considered an instructor.

Distance Learning Interactive Internet (only for the purposes of this section) include:

- any individual used as a contact for students to answer questions regarding a course is considered an instructor.
- any author of an internet course is considered an instructor.
- Any presenters via video or other media

Mandatory Qualifications (Please check at least one below)

Minn. Stat. Chapter 45.32. Subd.2. Qualified Continuing Education instructors must have one of the following qualifications.

- a four-year degree in any area plus two years practical experience in the subject area being taught;
- five years of practical experience in the subject area being taught; or
- a college or graduate degree in the subject area being taught.

Insurance Continuing Education
BEST INTEREST STANDARDS OF CONDUCT FOR ANNUITY SALES
CORE MATRIX OUTLINE

(For use only with this required Insurance 4 hour or 1 hour course.)

Provider Name:	Provider #
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BEST INTEREST STANDARDS OF CONDUCT FOR ANNUITY SALES	<input type="checkbox"/> 4 – Hours	<input type="checkbox"/> 1 – Hours
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Exam Optional only if Traditional Classroom – *Exam Required* for all Interactive Internet / Self Study

Required Curriculum for “BEST INTEREST STANDARDS OF CONDUCT FOR ANNUITY SALES”

72A.2033 Insurance Producer Training.
Subd. 2. Initial Training.
(a) An insurance producer who is otherwise entitled to engage in the sale of annuity products shall complete a onetime **four-credit** training course approved by the commissioner and provided by a continuing education provider approved by the commissioner prior to commencing the transaction of annuities.[...]
(b) The length of the training required under this subdivision must be four continuing education hours.
(c) The training required under this subdivision must include information on the following topics (1-7 below)
(f) (2) an additional onetime **one-credit** training course approved by the Department of Commerce after July 1, 2022, and provided by a Department of Commerce-approved education provider on appropriate sales practices and replacement and disclosure requirements under sections 72A.203 to 72A.2036

Mandatory Curriculum for this course 4-Hour Course Must Cover ALL TOPICS in outline below 1-Hour Course Must Cover: <u>(appropriate sales practices and replacement and disclosure requirements under sections 72A.203 to 72A.2036)</u>	Required Time – Min per Topic	Total per Section	MATERIAL X-Ref (textbook) Page #'s
(1) the types of annuities and various classifications of annuities;			
(2) identification of the parties to an annuity;			
(3) how fixed, variable, and indexed annuity contract provisions affect consumers;			
(4) the application of income taxation of qualified and nonqualified annuities;			
(5) the primary uses of annuities;			
(6) appropriate standard of conduct, sales practices, replacement, and disclosure requirements; and			
(7) the recognition of indicators that a prospective insured may lack the short-term memory or judgment to knowingly purchase an insurance product.			
Total Hours (4-Hours or 1-Hour)			

72A.2033 Insurance Producer Training. Subd. 2. Initial Training.
(d) Providers of courses intended to comply with this subdivision shall cover all topics listed in the prescribed outline and shall not present any marketing information or provide training on sales techniques or provide specific information about a particular insurer's products.

APPLICATION COORDINATOR CERTIFICATION AND SIGNATURE

I certify that all the information submitted in this application is true and complete, and that this document has not been altered in any manner from the form adopted by the MN Department of Commerce.

Title of Course:
BEST INTEREST STANDARDS OF CONDUCT FOR ANNUITY SALES

I certify that I have either applied for provider/coordinator approval in conjunction with this course application submission, or I am already an approved MN Coordinator/Provider for this Providership; that I am responsible for compliance with all MN education laws and regulations found in Minn. Statute Chapter 45 and Minn. Statute Chapter 72A. Furthermore, I accept responsibility for instructor conduct and their compliance with course content. I declare that the information provided for the above named course on the attached education course approval application, the core matrix outline content, and all the attachments are true and correct, and that I have answered each question fully and truthfully and without any purpose of evasion or mental reservation.

Printed name of Coordinator: _____
(Mandatory)

Signature of Coordinator: _____ Submission Date: _____
(Signature & Date are Mandatory)

Full Printed name of Provider: _____ Provider #: _____
(Mandatory)

Appendix A - REQUIRED ATTACHMENTS - Appendix A

The application will be processed in a timely manner, assuming it is a complete application. If your application does not include all of the mandatory items listed below, it will be considered deficient, will be returned to you, and we will be unable to process the application until it is completed. *In most cases, a deficient application will result in your course not being approved before the first offering date.* Therefore, it is in your best interest to initially submit a complete application.

A. Course Materials

1. Detailed Course Outline – timed in 15-minute increments or less (***See Matrix Outline***) (If multiple Instructors, identify section of outline for each Instructor).
2. Attach an in-depth explanation of your (1) Method of Instruction/Presentation, (2) Exam Presentation & the (3) Use & Verification of Proctors
3. All instructional Material for Instructors – overheads, PowerPoint, etc. (if used, you must attach them, if none are used, put it in writing)
4. All instructional Material for Students – textbooks, notebooks, guides, documents, brochures, any handouts, etc. If textbooks are not used, you must hand out a Syllabus to each student in the class. Textbooks must contain the same detailed information as the Syllabus. Please see Syllabus page for guidelines.
5. Examination & Answer Key

B. Provider Policies

1. **Regarding Instructor Qualifications:** Attach statement that ALL instructors meet or exceed the instructor requirements as stated in Minn. Statute Chapter 45.32.

*Read Minn. Law Chapter 45.32 **before submitting your application.***

Classroom: Any individual speaking to licensees during your course is considered an instructor.

Distance Learning: Any individual speaking at a “live” distance learning course is considered an instructor.

Interactive Internet: For the purposes of this section **any author** of an internet course is considered an instructor.

Distance Learning & Interactive Internet: For the purposes of this section **any** individual used as a contact for students to answer questions regarding a course is considered an instructor.

ALL Methods: Any individual speaking via a VIDEO or other pre-recorded method as part of the course is considered an instructor.

2. Attendance:

- How do you verify attendance throughout the course for Classroom &/or Webinar? How do you physically monitor the students? Include a description.
 - How do you verify attendance throughout the course for Distance Learning? Certification is required. What type of certification method do you use? Include a description.
3. **Cancellation & Refund** – Attach a copy of your required course cancellation and refund procedures. *Note:* If no fees are charged attach details as to who pays the fee.

C. Assorted Attachments - Attach copy of:

1. Internet Address, Login & Password for any Distance Learning course.
2. Students’ Course and Instructor Evaluation Form (Required)
3. ALL Course Instructors’ Resumes or Bios (Note: See above regarding Instructors.)
4. Course Schedule
5. Proposed Advertising – if there is no advertising, you must state that.

(NOTE: This page does NOT need to be sent in as part of the application submission.)

Minnesota Basic Requirements Regarding Proctors and Electronic Signatures

➤ **Acceptable Proctors and Proctor Forms for Exams and/or Courses:**

Minnesota Proctor Requirements are as follows:

PROCTORS

A proctor is a person who (1) verifies a student's identity, and (2) processes an affidavit testifying that the student received no outside assistance with the course or examination.

A proctor must be 18 years of age or older and must not have a financial or other conflict of interest with respect to a student's successful completion of the course or the examination.

A proctor must not be:

- a relative of the student;
 - the student's supervisor at work;
 - a person the student supervises at work; or
 - a student who is completing the same course.
-

➤ **In Response to Questions Regarding the Use of Electronic Signatures:**

Electronic signatures are allowed to be used on license education application forms per 325L.07 (below).

325L.07 LEGAL RECOGNITION OF ELECTRONIC RECORDS, ELECTRONIC SIGNATURES, AND ELECTRONIC CONTRACTS.

- (a) A record or signature may not be denied legal effect or enforceability solely because it is in electronic form.
- (b) A contract may not be denied legal effect or enforceability solely because an electronic record was used in its formation.
- (c) If a law requires a record to be in writing, an electronic record satisfies the law.
- (d) If a law requires a signature, an electronic signature satisfies the law.

CE Course &/or Exam Proctor Affidavit

Student / Licensee Name and Certification

(Please Print or Type – Writing Must Be Legible)

Course# _____ Title of Course & Exam: **BEST INTEREST STANDARDS OF CONDUCT FOR ANNUITY SALES**

Date & Time of Course & Exam Completion _____

Company & Address where course &/or exam was completed _____

City _____ State _____ Zip Code _____

Student’s Full Legal Name, License Number, & DOB (Please Print or Type – Writing Must Be Legible)

(Name) (License #) (Date of Birth)

Business Address _____

City _____ State _____ Zip Code _____

Mailing Address (if different than above) _____

City _____ State _____ Zip Code _____

Daytime Phone _____ E-mail _____

I certify that I personally completed the above-named course &/or exam **without outside assistance of any kind.**

Student Signature _____ Date (____/____/____)

(Must match course &/or exam)

Proctor Name and Certification

Proctor’s Full Legal Name (Please Print or Type – Writing Must Be Legible)

Note any relationship to the student. _____

I certify that I am a disinterested third party **with no conflict of interest.** I verified the identity of the student listed above on this form (i.e. valid photo ID), and I ensured that:

- the course was completed in its entirety and that I physically monitored the student throughout the entire course process.
- the exam was completed without outside assistance of any kind (i.e. human, study material, notes, computer, cell phone, etc.), and that I physically monitored the student throughout the entire exam process.

Proctor Signature _____ Date (____/____/____)
(Must match course &/or exam)

Employer & Job Title _____

Business Address _____

City _____ State _____ Zip Code _____

Business/Daytime Phone _____ E-mail _____
(Rev 6.16.20) (Please Print or Type – Writing Must Be Legible)

Student / Licensee Name and Certification Page

TO BE ATTACHED TO

CE Course &/or Exam Proctor Affidavit

(Please Print or Type – Writing Must Be Legible)

(Use this **two-page** form only when there are **multiple** students in one location.)

Notice: One of these forms must be completed & signed by each student. The completed form **MUST be attached to** the multiple student Proctor Affidavit form completed by the Proctor. Both completed forms must be kept on file by the Education Provider for 3 years from the date of course completion.

Course# _____

Title of Course & Exam:

BEST INTEREST STANDARDS OF CONDUCT FOR ANNUITY SALES

Date & Time of Course & Exam Completion _____

Company & Address where course &/or exam was completed _____

City _____ State _____ Zip Code _____

Student's Full Legal Name, License Number, & DOB

(Please Print or Type – Writing Must Be Legible)

_____ (_____) (____ / ____ / ____)

(Name)

(License #)

(Date of Birth)

Business Address _____

City _____ State _____ Zip Code _____

Mailing Address (if different than above) _____

City _____ State _____ Zip Code _____

Daytime Phone _____ E-mail _____

I certify that I personally completed the above-named course &/or exam ***without outside assistance of any kind.***

Student Signature _____ Date (____ / ____ / ____)

(Must match date of course &/or exam & Proctor form)

(Please Print or Type – Writing Must Be Legible)

(Rev 6.16.20)

(Part 1 of 2)

CE Course &/or Exam Proctors (Multiple Student) Affidavit Form

(Please Print or Type – Writing Must Be Legible)

(Use only when there are **multiple** students in one location.)

Notice: This form must be completed & signed by the qualifying Proctor. This completed form **MUST be attached to a completed student Affidavit form for each student listed below.** (Up to 24 student forms per Proctor form.) All completed forms must be kept on file by the Education Provider for 3 years from the date of course completion.

Course# _____

Title of Course & Exam:

BEST INTEREST STANDARDS OF CONDUCT FOR ANNUITY SALES

Date & Time of Course & Exam Completion _____

Company & Address where course &/or exam was completed _____

City _____ State _____ Zip Code _____

Student's Full Legal Name & License Number – (One Per Box) (Please Print or Type – Writing Must Be Legible)

1	13
2	14
3	15
4	16
5	17
6	18
7	19
8	20
9	21
10	22
11	23
12	24

Proctor Name and Certification

Proctor's Full Legal Name

(Please Print or Type – Writing Must Be Legible)

Note any relationship to any student on above list. _____

I certify that I am a disinterested third party **with no conflict of interest**. I verified the identity of each and every student listed above on this form (or attached on additional pages) (i.e. valid photo ID), and I ensured that:

- the course was completed in its entirety and that I physically monitored each and every student throughout the entire course process.
- the exam was completed without outside assistance of any kind (i.e. human, study material, notes, computer, cell phone, etc.), and that I physically monitored the student throughout the entire exam process.

Proctor Signature _____ Date (____/____/____)

(Must match date of course &/or exam & Students form)

Employer & Job Title _____

City _____ State _____ Zip Code _____

Business/Daytime Phone _____ E-mail _____

(Rev 6.16.20)

(Please Print or Type – Writing Must Be Legible)

(Part 2 of 2)

COURSE GUIDELINES FOR CLASSROOM WEBINAR/WEBCAST DELIVERY

- These guidelines are intended to apply to courses conducted and viewed in real time (live) in all locations and are not intended to apply when courses have been recorded and are viewed at a later time or to other online courses.
- Each student will be required to log in to the webinar using a distinct username, password and/or email. Students that view webinars in group settings which is two or more individuals should alternatively verify their participation in the form of sign-in and sign-out sheets submitted by a monitor with an attestation or verification code.
- The provider will verify the identity and license number, or National Producer Number (NPN), of all students.
- A provider representative, using computer-based attendance-monitoring technology, must monitor attendance throughout the course.
- The provider must have a process to determine when a participant is inactive or not fully participating, such as when the screen is minimized, or the participant does not answer the polling questions and/or verification codes.
- For webinars not given in a group setting, no less than two polling questions and/or attendance verification codes must be asked, with appropriate response provided, at unannounced intervals during each one-hour webinar session to determine participant attentiveness.
- The provider will maintain an electronic roster to include records for each participant's log-in/log-out times. If required by states chat history and polling responses should be captured as part of the electronic record.
- When a student is deemed inactive or not fully participating in the course by the course monitor of failure to enter appropriate polling question response or verification codes, continuing education (CE) credit is denied.
- All students and the instructor do not need to be in the same location.
- Students in all locations must be able to interact in real time with the instructor. Students should be able to submit questions or comments at any point during the webinar session.
- The course pace must be set by the instructor and does not allow for independent completion.
- Instruction time is considered the amount of time devoted to the actual course instruction and does not include breaks, lunch, dinner or introductions of speakers.
- One credit will be awarded for each 50 minutes of webinar/webcast instruction, and the minimum number of credits that will be awarded for webinar/webcast courses is one credit.
- The provider must have a procedure that informs each student in advance of course participation requirements and consequences for failing to actively participate in the course.
- A comprehensive final examination is not required.

Minnesota General Webinar Guidelines

Please note that when we use the term (webinar), we mean Internet-Synchronous, which is a virtual, webinar, Zoom type method of instruction.

Webinar Guidelines

1. These guidelines are intended to apply to courses conducted and viewed in real time (live) in all locations and are not intended to apply when courses have been recorded and are viewed at a later time or to other online courses.
2. Each student must be required to log in to the webinar using a distinct username, password, and/or email.

[Note: multiple students in one remote location, without an online individual process to authenticate student's identity and technology to guarantee seat time, requires proctor certifications. Two page proctor forms are located at the end of each course application or at <http://mn.gov/commerce-stat/pdfs/exam-proctor-affidavit.pdf>]
3. The provider must verify the identity and license number of all students.
4. A provider representative, using computer-based attendance-monitoring technology, must monitor 100% attendance throughout the course.
5. The provider must have a process to determine when a participant is inactive or not fully participating, such as when the screen is minimized, or the participant does not answer the polling questions and/or verification codes.
6. The provider must maintain an electronic roster to include records for each participant's log-in/log-out times. Chat history and polling responses must be captured as part of the electronic record.
7. *No less than two polling questions and/or attendance verification codes must be asked, with appropriate response provided, at unannounced intervals during each one-hour webinar session to determine participant attentiveness.
8. *When a student is deemed inactive or not fully participating in the course by the course monitor of failure to enter appropriate polling question response or verification codes, continuing education (CE) credit is denied.
9. Students in all locations must be able to interact in real time with the instructor. Students must be able to submit questions or comments at any point during the webinar session.
10. The course pace must be set by the instructor and does not allow for independent completion.
11. Instruction time is considered the amount of time devoted to the actual course instruction and does not include breaks, lunch, dinner or introductions of speakers.
12. One credit will be awarded for each 50 minutes of webinar/webcast instruction, and the minimum number of Continuing Education credits that will be awarded for webinar courses is one credit. **Note#1: Appraiser** Continuing Education courses cannot be less than **two**, 50-minute hours. **Note#2: Pre-License Education** courses cannot be less than the statutorily required number of 50-minute hours for each specific license type.
13. The provider must have a procedure that informs each student in advance of course participation requirements and consequences for failing to actively participate in the course.
14. An end of course exam is not required for *Continuing Education* if the course is live and meets the requirements in Minn.Statutes.Chap.45.25. Subd. 2a. (1), (2), and (3).
 - ▶ **However**, a closed-book, proctored, end of course exam is ALWAYS required for **Pre-License Education** regardless of the method of instruction.
15. Compliance with the procedures outlined above are subject to audit by the Commerce Department.

*Regarding #7 & #8 above: Minnesota, like the NAIC guidelines, requires at least 2 questions per one-hour of webinar. However, if the education provider asks more than 2 questions, *ALL questions must be responded to for a Minnesota licensee to receive any CE credit*. Otherwise students are not attending or paying attention throughout 100% of the course.

45.30 CONTINUING EDUCATION.

Subd. 4. Credit earned.

(a) Upon completion of approved courses, students must earn one hour of continuing education credit for each hour approved by the commissioner. Continuing education courses must be attended in their entirety in order to receive credit for the number of approved hours.

Additionally, Minnesota does not allow partial course credits. Courses must be attended in their entirety (including responding to all random poll questions) to obtain any credit.