Policies & Procedure Disclosure - Continuing Education Course

Investors Wealth Education, LLC

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Legal Name of Education Provider: Investors Wealth Education, LLC

Advertised Name of Education Provider: Investors Wealth Education, LLC

Name of Education Director: Jason Kogok

Names of Full-Time Officials and Faculty: Jason Kogok

Education Provider Certification

Investors Wealth Education, LLC is certified by the North Carolina Real Estate Commission. The Commission's address is 1313 Navaho Drive, Raleigh, NC 27609. Any complaints concerning the Education Provider or its affiliated instructors should be directed in writing to the Commission. A link to the Complaint Form is provided on the Commission's homepage (ncrec.gov).

Per *Commission Rule 58H .0204*, the Education Provider must provide each prospective student with a copy of the Education Provider's Policies & Procedures Disclosure (PPD) prior to payment of any non-refundable tuition or fee. The PPD, which is required by the NC Real Estate Commission, outlines Education Provider policies plus the rights and obligations of the Provider and the student. A signed certification that a student received a copy of the PPD must be retained by the Provider.

NO STUDENT SHALL BE DENIED ADMISSION ON THE BASIS OF AGE, SEX, RACE, COLOR, NATIONAL ORIGIN, FAMILIAL STATUS, HANDICAPPING CONDITION, OR RELIGION.

Course Offerings

Investors Wealth Education, LLC offers the annual *Continuing Education* courses needed to maintain a real estate license on active status.

Broker Continuing Education Courses

Purpose of the Continuing Education Program

The primary objective of the mandatory *Continuing Education Program* is to help assure that licensees possess the knowledge, skills, and competency necessary to function in the real estate business in a manner that protects and serves real estate consumers and the public interest.

> Per G.S.93A-38.5, brokers must complete eight (8) credit hours of instruction annually in subjects approved by the Commission in order to retain eligibility to actively engage in real estate brokerage. Per Commission Rule 58A .1702, the eight hours must be comprised of an Update course and four credit hours of elective courses.

Course Description(s)

(1) “Playing the Long Game with Short Term Rentals” - By completion of the course, students should feel comfortable designing a custom real estate portfolio for scalable residential investment customers with the focus being on STR’s, either as their entire portfolio, or at a minimum, supplement to their other RE investments. Students will be able to analyze assets in order to advise on varying factors that affect property returns. Examples from the local market will be discussed to appraise students’ calculations, estimates and return percentages through in-class evaluation.

Elective: “Playing the Long Game with Short Term Rentals”

Course Materials: Investors Wealth Education, LLC will provide each student with a copy of course materials.

(2) “Read Between the Lines” - Helping investors understand the numbers 4hr CE course. By completion of the course, students should feel comfortable designing a custom real estate portfolio for scalable residential investment customers. Students will be able to analyze assets in order to advise on varying factors that affect property returns. Examples from the local market will be discussed to appraise students’ calculations, estimates and return percentages through in-class evaluation.

Elective: “Read Between the Lines” - Helping investors understand the numbers.

Course Materials: Investors Wealth Education, LLC will provide each student with a copy of course materials.

(3) “Building Wealth & Passive Income with Real Estate” - By completion of the course, students should feel comfortable designing a custom real estate portfolio for scalable residential investment customers. Students will be able to analyze assets in order to advise on varying factors that affect property returns. Examples from the local market will be discussed to appraise students’ calculations, estimates and return percentages through in-class evaluation. Students will be able to design and identify financial goals, implement the scope and breakdown the real estate portfolio they need to create for clients. They should be able to analyze and apply various finance and loan options utilized in customer investment purchases. In addition, students should be able to create a complete cash flow, including determining accurate market rents, investment mortgages, vacancies, marketing expenses, between tenant expenses, and capital expenditure reserves. Upon completion, the student will be able to combine learned goals and information to create an exit strategy for the investor's asset, as well as discuss leverage tactics to grow the client portfolio.

Elective: “Building Wealth & Passive Income with Real Estate”

Course Materials: Investors Wealth Education, LLC will provide each student with a copy of course materials.

Eligibility Requirements for Course Completion Certificate

Per Commission Rule 58A .1705(a):

> In order to receive credit for completing an approved continuing education course, a broker shall:
> (1) attend at least 90 percent of the scheduled instructional hours for the course;
> (2) provide his or her legal name and license number to the education provider;
> (3) present his or her pocket card or photo identification card, if necessary; and
> (4) personally perform all work required to complete the course.

Tuition: The course, all-inclusive, is $65.00 for Elective CE’s and $199.00-$219.00 for “Building Wealth & Passive Income with Real Estate”

Registration, Enrollment, and Conduct

Registration

To enroll in a course at Investors Wealth Education, LLC prospective students must sign up at www.InvestorsWealthEducation.com. They must supply all the information needed, including license number, address, and any other pertinent information. At the time of the course, in order to gain entry into the class, the broker must show their active NC Pocket Card.

Tuition and Fees

Investors Wealth Education, LLC accepts the following forms of payment: All major credit cards or Paypal.

Tuition must be received by: the day prior to the course date.

Attendance

In order to receive credit for completing an approved continuing education course, a broker shall:

- Attend at least 90 percent of the scheduled instructional hours for the course;
- Provide his or her legal name and license number to the education provider;
- Present his or her pocket card or photo identification card, if necessary; and
- Personally perform all work required to complete the course.
- Early departures from CE courses delivered in-person or via synchronous distance learning are prohibited by Rule 58A .1705.
- Attendance will be closely monitored, including late arrivals and early departures from class sessions and from all scheduled breaks, during in-person and synchronous distance learning courses. All time missed will be recorded for each student.

Course Cancellation or Rescheduling / Refunds

Investors Wealth Education, LLC reserves the right to cancel or reschedule a course as needed. Students enrolled in a rescheduled or canceled course will be given a minimum 48 hours notice of the cancellation or revised course schedule.

If a course is canceled or rescheduled, students will have the following options:

1) Transfer, at no additional cost, to a later date course offering, or
2) Receive a full refund

Withdrawals and Transfers / Refunds

A student may withdraw from a course by giving written notice to the Education Provider prior to the start of the course. In such event, the student will have the following options:

1) Transfer, at no additional cost, to a later date course offering, or
2) Receive a full refund

A student who terminates enrollment in a course either with written notice to the Education Provider or by no longer attending a course *within 24 hours of the course start time* will not be entitled to a refund of any portion of paid Tuition.

Student Conduct

Students are expected to act in accordance with common classroom conduct, such as, not sleeping, talking out of turn or any other activity that may take away from their ability to pay attention or serve as a distraction to