

Syllabus

INS 3503- 501
Employee Benefits and Retirement Planning

Mississippi State University

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Course Website: mycourses.msstate.edu
Office Hours: Monday and Wednesday 12:00-2:00
Others by appointment

Course Description and Objectives:

The current demographics present many opportunities and challenges in the area of retirement planning. With more and more Americans expressing concern about how they can be financially comfortable in retirement, it's crucial that a Financial Planner knows how to serve needs in this area. This fifth course covers all the major retirement-related issues: retirement savings need analysis, qualified retirement plan design, Social Security, Medicare, and more. In addition, group life, health, and disability insurance; nonqualified deferred compensation; and other commonly provided employee benefits are examined.

Attendance Policy: This course is conducted entirely via the internet. As a result, there is no required attendance. However, participants are responsible for participating in the course and completing assignments on time as detailed below. Each student bears the responsibility of keeping up with the course so that all assignments/exams are completed by the deadlines given on this syllabus and posted on the course website.

Required Course Materials: The Tools and Techniques of Employee Benefit and Retirement Planning (twelfth edition), Leimberg and McFadden, Cincinnati: The National Underwriter Company

Supplemental Course Materials: Tax Facts 1, Student Edition (eleventh edition), Cincinnati: The National Underwriter Company.
Social Security Manual, (eleventh edition), Cincinnati: The National Underwriter Company.

Communication: Three web-based tools will be used to allow students and the instructor to communicate: email, chat rooms, and a discussion board.

E-mail: All participants will have an official MSU email address. If you use some other e-mail address (@yahoo, @hotmail, etc.) as your primary e-mail you should configure your MSU e-mail account to forward messages to your

primary e-mail address. You can find instructions on this at http://www.its.msstate.edu/student_email/. Please use my cobilan email for correspondence triddle@cobilan.msstate.edu for urgent messages. Reference your name, netid, course, question number and page number when asking questions about assignments.

Chat room: For interactive communication, chat rooms are available. Office hours will be conducted through the Mycourses chat room. Specific times for office hours will be announced on the course website. Students can also use the chat rooms to interact with each other to discuss the course materials, ask questions to each other, etc.

Discussion board: A Mycourses discussion board is also available. The discussion board will provide another way for students to ask questions and get feedback. Students can use the discussion board to pose questions to the class and/or instructor.

Note that any communication in the chat rooms and discussion board are public. Do not use these tools to discuss grades. Any questions about grades should be conducted through e-mail only. Student participation in the chat rooms and discussion board is voluntary.

Course Grade: The course grade will be based on 3 components:

1) Quizzes (1/3rd of the course grade)

During the semester, 10 short un-timed quizzes will be given using Mycourses. The average of the 9 highest quiz grades will be used to compute the course grade (i.e. the lowest quiz grade will be dropped). Specific deadlines are given on the quiz link. Students are also allowed to use the course materials or any notes they have taken to help answer quiz questions.

2) Exams (1/3rd of the course grade)

During the semester, 4 timed exams will be given during the course using Mycourses. The average of the 3 highest exam grades will count as one third of the course grade (i.e. the lowest exam grade will be dropped). Exams will be given via Mycourses at specific times during the course. Each exam will be available during a specific period. Once a student has started an exam, he or she will have up to 60 minutes to complete the exam. Students are allowed to use the course materials or any notes they have taken to help answer exam questions. However, due to the time limit for exams and the increased difficulty of exam questions, students are encouraged to study for exams in advance. You may not have time during the exam to look up each question in the text. Although a student can use the course materials, students are not allowed to receive help from anyone else during exams. Your work on exams should be on your own.

3) Final Exam (1/3rd of the course grade)

At the end of the semester, a timed comprehensive final exam will be given using Mycourses. All students must complete this exam. This final exam grade will be one third of the course grade. The dates for the final exam will be given on the quiz link. Each student will have up to 90 minutes to complete the final exam once they have started the exam. For the final exam students are also allowed to use the course materials as explained under exams above. Again, you cannot receive help from other people on the exam.

*Access to quizzes will be closed at 11:55pm (23:55 hours) on the designated due date. Access to quizzes will begin 4 days before the due date. Students are encouraged to complete the quizzes before the due date instead of waiting until the final deadline.

**Exams will be available for a 4 day period ending at 11:55pm (23:55 hours) on the last day of the exam. Once you start an exam you will have up to 60 minutes to complete the exam, but you can decide when you will begin the exam during the period. Note that the exam must be completed and submitted by the 11:55pm deadline. The final exam will be available for a 72 hour period ending at 11:55pm (23:55 hours) on the last day of the exam.

Please check the Assessment Link on Mycourses for assignment due dates.

Academic dishonesty:

Academic dishonesty is not tolerated. All occurrences of academic misconduct will be addressed in accordance with guidelines and procedures outlined in the Mississippi State University approved Honor Code that applies to all students. The code is as follows:

"As a Mississippi State University student I will conduct myself with honor and integrity at all times. I will not lie, cheat, or steal, nor will I accept the actions of those who do."

Upon accepting admission to Mississippi State University, a student immediately assumes a commitment to uphold the Honor Code, to accept responsibility for learning, and to follow the philosophy and rules of the Honor Code. Students will be required to state their commitment on examinations, research papers, and other academic work. Ignorance of the rules does not exclude any member of the MSU community from the requirements or the processes of the Honor Code.