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DEAR INSTRUCTOR:

2012 is a most exciting year for National Underwriter. We are pleased to introduce our new *National Underwriter Academic Series*, which is designed to present quality textbooks for today's students in the key areas of financial planning. And, we are proud to present the first three texts publishing in 2012 as part of this new series:

» ***The Process of Financial Planning: Developing a Financial Plan, Second Edition***, by Ruth H. Lytton, PhD, John E. Grable, PhD, CFP®, and Derek D. Klock, MBA

» ***The Case Approach to Financial Planning: Bridging the Gap between Theory and Practice, Second Edition***, by John E. Grable, PhD, CFP®, Derek D. Klock, MBA, and Ruth H Lytton, PhD

» ***Principles of Estate Planning***, by Carolynn B. Tomin, CFP® and Colleen Carcone, JD, CFP®

We are continuing to enhance the instructors' materials offered with each text, and for the first time, we will be offering new textbooks in e-book format.

Our practitioner-style format in the *Tools & Techniques* series continues to provide students with real-world content vital for competing in today's specialized marketplace.

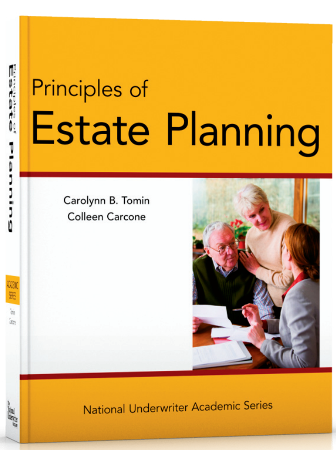
National Underwriter has been the most trusted source of information for insurance, tax, and financial planning for more than 110 years, and we look forward to continuing to serve you and your students.

Sincerely,

Rick Kravitz
Vice President and Managing Director, Professional Publishing Division
The National Underwriter Company

P.S. For questions or information, please visit our website at www.nucollege.com or contact Alice Everett, Academic Sales Manager, at aeverett@sbmedia.com or 800-543-0874, x2207.

TABLE OF CONTENTS



Principles of Estate Planning

Tomin | Carcone

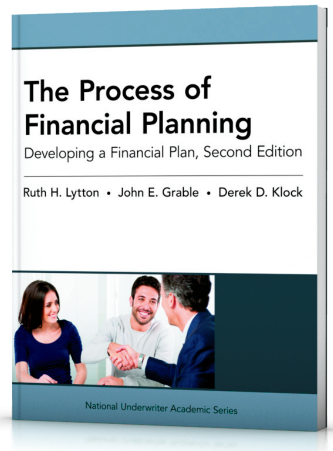
Product # 911000 • ISBN 978-1-936362-86-8 • First Edition
Format: Paperback • Pub Date: July 2012
Page Count: approximately 500 pages • Retail Price: $115
See page 11 for student and bookstore discount pricing

Principles of Estate Planning is written specifically for students and focuses on teaching students precisely what they need to know about estate planning. Written by authors who are CFP® professionals with extensive teaching experience and practical financial and estate planning experience, the text's content and organization are designed to help prepare students for the CFP® examination (and address all of the CFP® Certification Examination Principal Topics for Estate Planning), while offering guidance that will be used in professional practice:

- Topics are systematically broken into subtopics to present a more student-friendly approach to complex material
- Includes content aids, such as chapter-opening Learning Objectives, chapter summaries, and end-of-chapter questions, which promote student recall and retention
- Content is illustrated with real-world applications, such as Client Situation examples, Practitioner tips, and reference to Practice Standards, which highlight how the estate planning concepts fit into financial planning, as well as illustrate the financial planner's role and responsibilities

The Process of Financial Planning: Developing a Financial Plan, Second Edition

Lytton | Grable | Klock



Product # 7190002 • ISBN 978-1-936362-98-1 • Second Edition
Format: Paperback • Pub Date: August 2012
Page Count: approximately 400 pages • Retail Price: $90
See page 11 for student and bookstore discount pricing

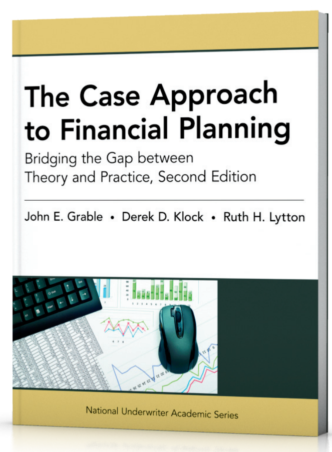
The only publication of its kind, this text emphasizes the process of financial planning, based on in-depth and multidisciplinary views. Through the process, it creates a framework for the practice of financial planning. It introduces concepts central to both the profession and practice: the ethical, legal, and regulatory environments; planner-client communication; and developing specific skill sets, such as decision making and analysis. The Process of Financial Planning highlights the components of a model financial plan, both comprehensive and modular, to document and guide the process for the advisor and the client.

New and expanded for the Second Edition:

- Increased focus on CFP Board's Practice Standards, Code of Ethics, and Rules of Conduct
- Expanded teaching and learning aids to help focus and retention of key information
- Updated and expanded appendices and revised sample plan section—education planning
- New and expanded instructor aids and materials

The Case Approach to Financial Planning: Bridging the Gap between Theory and Practice, Second Edition

Grable | Klock | Lytton



Product # 7200002K • ISBN 978-1-936362-99-8 • Second Edition
Format: Paperback • Pub Date: August 2012
Page Count: approximately 700 pages • Retail Price: $100
See page 11 for student and bookstore discount pricing

This unique companion to The Process of Financial Planning explains and fosters sound planning logic and decision-making strategies using the case study approach. This resource provides students with a real-world demonstration of how a financial planner works. The content review of the major subject areas, together with the Financial Facilitator spreadsheet tool, reinforce development of all aspects of the financial plan, including analysis and the impact of data additions and changes to decision making.

The Case Approach to Financial Planning features different types of cases to aid student learning and understanding:

- The unique book-length Bedo family case, which can be used as the foundation for writing a comprehensive financial plan. Questions and discussion related specifically to the comprehensive case run throughout the entire book.
- Chapter-based cases illustrate how financial planning strategies can be developed to help clients meet goals and objectives.
- Quantitative/Analytical mini-cases, which are multiple-choice question-and-answer cases designed to help develop a student's ability to identify, analyze, evaluate and then recommend appropriate strategies.

New and expanded for the Second Edition:

- Updated and improved content and teaching and learning aids
- New, revised, and expanded cases and instructor aids and materials

The Comprehensive Financial Planning Bundle

The Process of Financial Planning, 2nd Edition, and The Case Approach to Financial Planning, 2nd Edition

Written by Ruth H. Lytton, John E. Grable, and Derek D. Klock, these are the first books designed and dedicated to introducing students to the complicated, integrated, and "real world" side of financial plan writing, specifically, designing a financial plan for a client. Now in new editions, these textbooks bridge academic coursework and actual practice and introduce students to skills and tools they will need as they move into or continue their professional careers.

Bundle Product # 2320002K • ISBN: 978-1-936362-66-0 • Student and Bookstore Price: $142.50 (Save 25%)
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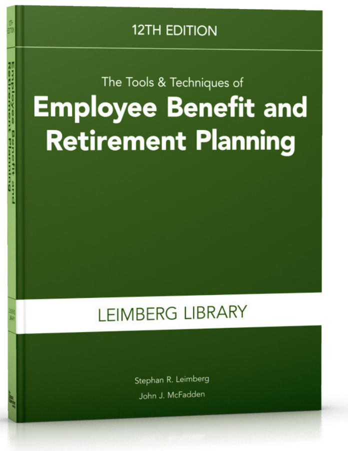

EMPLOYEE BENEFIT AND RETIREMENT PLANNING

Leimberg | McFadden

AVAILABLE IN PRINT OR ONLINE!

Product # 2710012 • ISBN: 978-1-936362-19-6 • 12th Edition
Format: Paperback • Pub. Date: 2011 • Page Count: 561
Retail Price: $135.00
See page 11 for student and bookstore discount pricing

In addition to providing clear and practical guidance on key questions, The Tools & Techniques of Employee Benefit and Retirement Planning has been fully updated to include completely current numbers:

- All salary limitations are updated to 2011 numbers
- Deduction limits for defined benefit plans have been fully clarified
- Estate tax coverage is completely current for 2011
- Roth IRA limitations are updated to reflect all recent changes
- Money purchase pension plan analysis has been updated to reflect retirement in a down economy, as well as the trend for less rapid increases in long-service rank-and-file salaries

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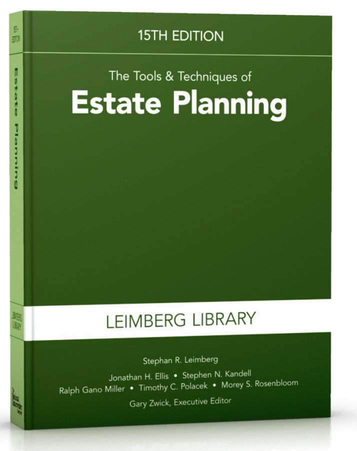


ESTATE PLANNING

Leimberg | Kandell | Miller | Polacek | Rosenbloom | Ellis

AVAILABLE IN PRINT OR ONLINE!

Product # 2850015 • ISBN: 978-1-936362-25-7 • 15th Edition
Format: Paperback • Pub. Date: 2011 • Page Count: 716
Retail Price: $135.00
See page 11 for student and bookstore discount pricing

This edition of The Tools & Techniques of Estate Planning, the most complete and up-to-date analytical estate planning publication, provides:

- Comprehensive coverage of more than 50 estate planning tools and techniques
- In-depth explanations
- Point-by-point comparisons
- Full coverage of tax implications
- Tips on "translating" complex recommendations into terms clients can understand.
- Full coverage of taxes affecting trusts and estates
- Numerous estate-planning aids—with exclusive data-gathering forms!
- A valuable Q&A supplement covering the Tax Relief Act of 2010 in detail

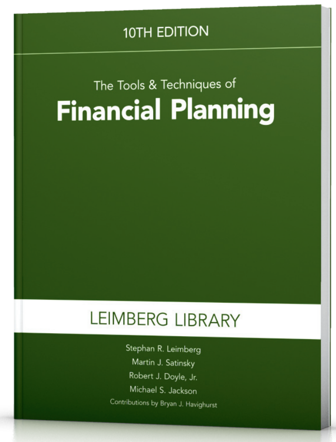
ABOUT SOME OF THE DISTINGUISHED AUTHORS:

» STEPHAN R. LEIMBERG is CEO of Leimberg and LeClair, Inc., an estate and financial planning software company; and CEO of LISI, Leimberg Information Services, Inc., a provider of e-mail/internet news and commentary for professionals on recent cases, rulings, and legislation. Mr. Leimberg is the author of numerous books on estate, financial, and employee benefit and retirement planning and a nationally known speaker. Leimberg is the creator and/or principal author of the entire nine book *Tools & Techniques* series.

» JOHN J. MCFADDEN is a tax and pension lawyer and consultant practicing in Philadelphia, PA. Mr. McFadden is the author of articles in tax and professional journals on such subjects as professional corporations, insured pension plans, retirement plan distributions, and nonqualified deferred compensation. Mr. McFadden also speaks and consults on tax and compensation planning matters and conducts seminars for financial planners.

FINANCIAL PLANNING

Leimberg | Satinsky | Doyle, Jr. | Jackson



Available June 2012!

AVAILABLE IN PRINT OR ONLINE!

Product # 2770010 • ISBN: 978-1-936362-84-4 • 10th Edition
Format: Paperback • Pub. Date: June 2012
Page Count: approximately 500 pages • **Retail Price: $135.00**
See page 11 for student and bookstore discount pricing

Reinforce the systematic approach your students need to clearly define and build upon the principles of Financial Planning as outlined in the CFP® Certification Examination Topics List.

Teach your students to craft the ultimate financial plans with:

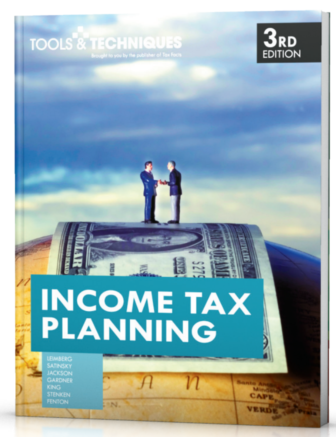
- Emphasis on cash flow management within personal financial planning
- Entire chapters devoted to an in-depth review of all major financial planning areas

This new edition has been completely updated to include:

- Updated information on professional financial planning education and credentials
- New and expanded material on financial services industry regulations and financial institutions resulting from the Dodd-Frank Act
- New information related to CFP Board's disciplinary rules and procedures
- Updated content on nontraditional couples
- Current information about Long-term Care and Medicare
- Significant new and updated material related to the impact of the Great Recession on financial and estate planning
- Implications of investment planning process and related fundamental concepts

INCOME TAX PLANNING

Leimberg | Satinsky | Jackson | Gardner | King | Stenken | Fenton



AVAILABLE IN PRINT OR ONLINE!

Product # 2740003 • ISBN: 978-0-87218-986-7 • 3rd Edition
Format: Paperback • Pub. Date: 2008 • Page Count: 314
Retail Price: $135.00
See page 11 for student and bookstore discount pricing

Complex tax rules written in every-day language meet the needs of experienced practitioners and students alike.

Expertise for successful income tax planning includes:

- Deductions
- Conversion of income
- Tax compliance
- Stock option planning
- Accounting methods
- Charitable planning

This edition includes:

- 2009 Stimulus Package
- IRA charitable rollovers
- Charitable property donations
- Changes in capital gains tax

INVESTMENT PLANNING

Leimberg | LeClair | Doyle | Robinson

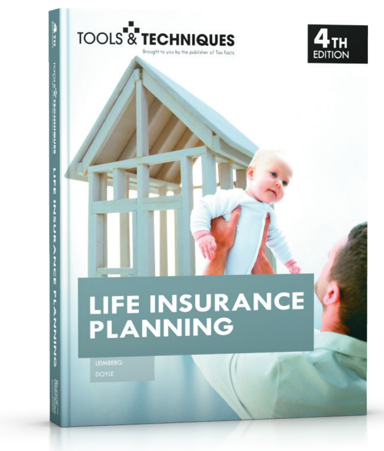
AVAILABLE IN PRINT OR ONLINE!

Product # 2730002 • ISBN: 0-87218-689-X • 2nd Edition
Format: Paperback • Pub. Date: 2006 • Page Count: 562
Retail Price: $135.00
See page 11 for student and bookstore discount pricing

Students gain a thorough study of important investment instruments.

Equip students to pull together the important concepts of:

- Investment risk
- Performance measurement
- Fundamental and technical analysis
- Asset valuation
- Modern portfolio theory
- Hedging and option strategies
- Emphasis on client-based objectives



LIFE INSURANCE PLANNING

Leimberg | Doyle

AVAILABLE IN PRINT OR ONLINE!

Product # 2700004 • ISBN: 978-0-87218-933-1 • 4th Edition
Format: Paperback • Pub. Date: 2007 • Page Count: 602
Retail Price: $135.00
See page 11 for student and bookstore discount pricing

This text explores all aspects of life insurance planning to enable your students to make the best life insurance decisions for their future clients. Students will gain targeted information, succinct explanations, alternative strategies, and quick comparisons of more than 10 different types of life insurance policies.

This resource features coverage and examination of some:

- Income and transfer tax consequences of life insurance
- Buy-sell agreements
- Life insurance trusts and life insurance in qualified plans
- Charitable planning
- Variable annuities vs. mutual funds
- Qualified/nonqualified plans
- Split dollar regulations for old and new arrangements

Students will benefit from the unique charts, checklists, and real-world examples included in this text that help them to immediately apply skills.

RISK MANAGEMENT FOR FINANCIAL PLANNERS

Barlow | Chandler | Maheu | Maloney | Massmann | Reitz | Thamann

AVAILABLE IN PRINT OR ONLINE!

Product # 8070002 • ISBN: 978-0-87218-934-8 • 2nd Edition
Format: Paperback • Pub. Date: 2007 • **Page Count: 258**
Retail Price: $65.00
See page 11 for student and bookstore discount pricing

Used with Life Insurance Planning, this text offers students complete coverage of risk management and insurance—from health, disability, and long-term care insurance to property & casualty insurance for individuals and businesses.

Chapters hone skills/strategies towards:

- Insurance company and policy selection
- Overviews of business liability and health-related insurance
- End of Chapter questions to reinforce key concepts
- Glossary of key risk management terms

Features new discussions of business overhead insurance, workers compensation, employer's liability, and commercial liability insurance. *Risk Management for Financial Planners* focuses on the fundamentals of risk management—protecting the client during wealth accumulation and disbursement. Expanded coverage of risk and insurance topics throughout will enrich the relevancy of this text.

Complete Life Insurance & Risk Management Coverage

When partnered together, *Tools & Techniques of Life Insurance Planning* and *Tools & Techniques of Risk Management for Financial Planners* achieve 100% correlation with the CFP® Certification Examination Topics List for Insurance and Risk Management.

Product #808002 . . . Purchase of book bundle — Student and Bookstore **Price: $150.00** (Save 25%)

CHARITABLE PLANNING

Leimberg | Allen | Hays | MacNab | Shumaker | Yang | Zipse

AVAILABLE IN PRINT OR ONLINE!

Product # 2500002 • ISBN: 978-0-87218-936-2 • 2nd Edition
Format: Paperback • Pub. Date: 2007 • Page Count: 394
Retail Price: $135.00
See page 11 for student and bookstore discount pricing

Enable your students to reap the rewards of the lucrative charitable planning market. Numerous charts, graphs, and tables explain everything from the basic charitable deduction rules to the most complex charitable giving techniques.

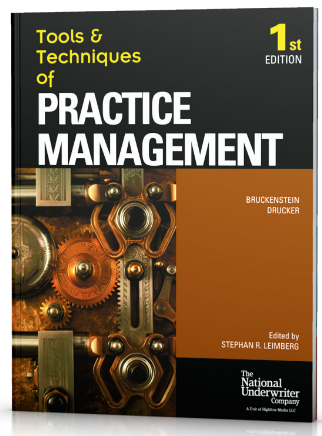
Complete with the broadest coverage of charitable giving vehicles & techniques, this title covers:

- Income rules and limits in easy-to-understand language
- Emphasis on critical valuation uses and potential ethical pitfalls
- Private vs. community foundations
- Charitable annuities, trusts, funds, and life insurance

PRACTICE MANAGEMENT

Bruckenstein | Drucker | Leimberg

Product # 2690000 • ISBN: 0-87218-653-9 • 1st Edition
Format: Paperback • Pub. Date: 2004 • Page Count: 302
Retail Price: $135.00
See page 11 for student and bookstore discount pricing



In today's increasingly competitive marketplace, students must hone their practice management skills to survive and prosper.

Work through a wide variety of practice management decisions:

- Selecting a business model
- Setting a competitive fee structure
- Advantages and disadvantages of owning one's own practice
- The nitty-gritty basics of software, hardware and other management tools
- And ultimately selling a practice

RISK MANAGEMENT & INSURANCE

Leimberg | Riggin | Howard | Kallman | Schmidt

AVAILABLE IN PRINT OR ONLINE!

Product # 2960000 • ISBN: 0-87218-701-2 • 1st Edition
Format: Paperback • Pub. Date: 2002 • Page Count: 588
Retail Price: $135.00
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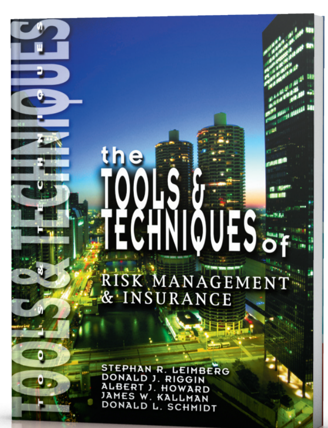
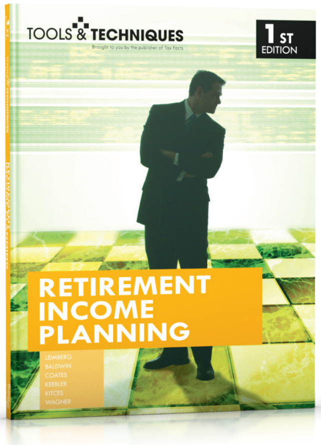


2008-2009 Supplement updates the text and offers expanded discussions and two detailed case studies

This guide shows students how to identify and quantify a multitude of risks and then various tools and techniques that will eliminate, reduce, or shift the potential use of loss that risk represents.

Comprehensive coverage consists of:

- Enterprise & traditional risk management
- Loss control & claims management
- Alternative risk & contractual transfer
- Disaster planning
- Global exposures
- Broker & vendor relationships



RETIREMENT INCOME PLANNING

Leimberg | Baldwin | Coates | Keebler | Kitces | Wagner

AVAILABLE IN PRINT OR ONLINE!

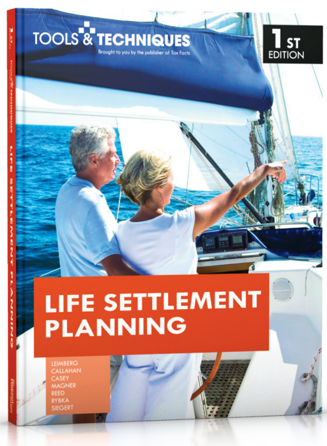
Product # 2680000 • ISBN: 978-0-87218-922-5 • 1st Edition
Format: Paperback • Pub. Date: 2007 • Page Count: 273
Retail Price: $135.00
See page 11 for student and bookstore discount pricing

Every student should be prepared to address the emerging need for retirement income planning that satisfies perceived and actual client security.

Once a client has accumulated wealth for retirement, students must understand what's next:

- Income Risk Management—withdrawals, allocation & modeling
- Insured Solutions—annuities, life insurance & living benefits
- Tax Considerations—vehicles, planning, rollovers & distributions
- Investment Strategies—bonds, reverse mortgages, & combination investments

Retirement Income Planning shows students how to bridge the gap between wealth preservation and the strategies for extended income needs during retirement.



LIFE SETTLEMENT PLANNING

Leimberg I Callahan I Casey I Magner I Reed I Rybka I Siegert

Product # 2630000 • ISBN: 978-0-87218-968-3 • 1st Edition
Format: Paperback • Pub. Date: 2008 • Page Count: 507
Retail Price: $135.00
See page 11 for student and bookstore discount pricing

Packed with information and tools and principles that can be applied systematically, Life Settlement Planning will prepare any financial student for professional success in this growing market.

Life Settlement Planning includes:

- Step-by-step Life Settlement Evaluation Guides
- Practice and planning pointers
- Frequently asked questions
- Case studies
- Practice management tips
- Q&A to answer hard-hitting issues

* Page counts on new titles/editions are approximate and will be updated at www.NUcollege.com upon publication. Prices/Availability are subject to change.

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- Retirement Income Planning
  12-Month Subscription **$135.00**
- Risk Management for Financial Planners
  12-Month Subscription **$65.00**

The Indispensable Tax Reference Guides Every Financial Student Needs

2012 TAX FACTS ON INSURANCE & EMPLOYEE BENEFITS

Steven A. Meyerowitz, Esq. Executive Editor

Product # 2920012 • ISBN: 978-1-936362-55-4
Format: Paperback • Retail: $96.00
Published: November 2011
See page 11 for student and bookstore discount pricing

Organized in a convenient Q&A format to speed you to the information you need, 2012 Tax Facts on Insurance & Employee Benefits delivers the latest guidance on:

- Estate & Gift Tax Planning
- Roth IRAs
- HSAs
- Capital Gains, Qualifying Dividends
- Non-Qualified Deferred Compensation Under 409A

2012 FIELD GUIDE TO ESTATE PLANNING, BUSINESS PLANNING & EMPLOYEE BENEFITS

Donald F. Cady, J.D., LL.M, CLU

Product # 1790012 • ISBN: 978-1-936362-78-3
Format: Paperback • Retail: $96.00
Published: February 2012
See page 11 for student and bookstore discount pricing

The 2012 edition is revised with key updates and enhancements, including new terms and concepts, such as "decanting" and "see-through trusts". It is revised to reflect the major estate planning implications of the 2010 Tax Relief Act, including the 2012 increase in the estate tax unified credit, as well as an updated summary of state laws, and much more.

2012 TAX FACTS ON INVESTMENTS

Steven A. Meyerowitz, Esq. Executive Editor

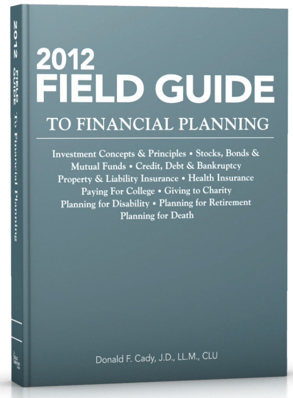
Product # 2930012 • ISBN: 978-1-936362-56-1
Format: Paperback • Retail: $96.00
Published: November 2011
See page 11 for student and bookstore discount pricing

2012 Tax Facts on Investments provides clear, simple answers to often complex tax questions concerning investments.

Organized in a convenient Q&A format to speed you to the information you need, 2012 Tax Facts on Investments delivers the latest guidance on:

- Mutual Funds, Unit Trusts, REITs
- Real Estate
- Precious Metals & Collectibles
- Incentive Stock Options
- Stocks, Bonds
- Options & Futures
- Oil & Gas

Additional Resources



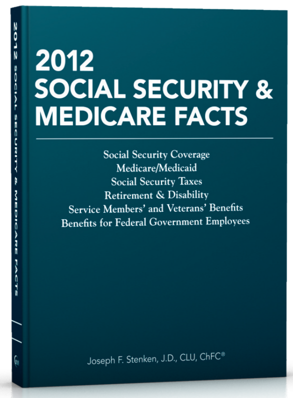
2012 FIELD GUIDE TO FINANCIAL PLANNING

Donald F. Cady, J.D., LL.M, CLU

Product # 1780012 • ISBN: 978-1-936362-79-0
Format: Paperback • Retail: $96.00
Published: May 2012
See page 11 for student and bookstore discount pricing

Field Guide to Financial Planning offers detailed information on literally hundreds of investment, wealth management, and financial planning concepts that today's financial professional will encounter. Each technique described covers the following:

- Detailed explanation of the concept
- Charts, tables, and graphs illustrating how the concept works
- Client question prompts to gather information required for analysis and proposal
- Footnotes providing further details and locations of more in-depth information on the topic



2012 SOCIAL SECURITY & MEDICARE FACTS

Joseph F. Stenken, J.D., CLU, ChFC

Product # 3160012 • ISBN: 978-1-936362-80-6
Format: Paperback • Retail: $96.00
Published: March 2012
See page 11 for student and bookstore discount pricing

This essential resource delivers completely up-to-date answers to over 600 Social Security & Medicare benefits questions all in a convenient Q & A format, fully indexed and filled with time-saving charts and tables. The 2012 Edition includes updated coverage of:

- Special needs trusts
- Medicare eligibility and benefits
- Changes in prescription drug coverage
- Coverage qualifications
- Retirement, survivor, and disability benefits
- Programs for federal employees, service members, veterans, and railroad employees
- Taxation of benefits
- Inpatient hospital insurance
- And much more!

TEXTBOOK BUNDLE OFFERS

(The most current editions available at the time of purchase will ship in the below bundles).

CORE 6 TEXTBOOK BUNDLE SET INCLUDES:

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- Tools & Techniques of Estate Planning
- Tools & Techniques of Income Tax Planning
- Tools & Techniques of Investment Planning
- Tools & Techniques of Life Insurance Planning

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- Risk Management for Financial Planners

Pub # 9150000K . . . Purchase of book bundle — Student and Bookstore Price: **$656.25** (Save 25%)

CORE 9 TEXTBOOK BUNDLE + RISK MANAGEMENT FOR FINANCIAL PLANNERS AND CASE/PROCESS SET

Includes all above plus:

- The Process of Financial Planning, and The Case Approach to Financial Planning.

Pub # 9160000K . . . Purchase of book bundle — Student and Bookstore **Price: $821.25** (Save 25%)

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