2027 LICENSING REGISTRATION POLICY

COURSE REGISTRATION & RIBO ACCREDITATION POLICY

- Your registration will be processed upon **receipt of full payment**. Payments must be payable to IBAO. IBAO accepts MasterCard and VISA (Not VISA Debit).
- Courses are filled on a first come, first served basis until capacity is reached.
- IBAO members are brokerage businesses and their staff listed in IBAO's database. IBAO does not offer membership status to individuals.
- Principal Pathway Virtual attendees. **Participants must have their cameras on and attend the entire duration of every class in the course to qualify for RIBO accreditation.**
- **NOTE:** Learners **requiring RIBO proof of attendance**; You must attend the full duration of the course, have your camera on during all lessons, and participate in all practice tests before IBAO supplies one.

COURSE & TEXTBOOK CANCELLATION AND REFUND POLICY

1. IBAO **does not have** any supply of hardcopy materials **onsite**. Shipping is through FedEx.
2. Hardcopy textbooks (location depending) arrive within 3 business days; eBooks instructions emailed within 1 business day.
3. **Textbooks once shipped are not refundable or returnable.**
4. **Admin Fee: $75.**
5. Textbooks shipped to an incorrect address provided by you or lost due to no fault of IBAO, may be replaced at full fee plus the Admin Fee.
6. Registration pages for all IBAO courses have listed the required materials. It is the registrant's responsibility to purchase the required materials at checkout. Failure to do so before the course begins will incur the Admin Fee in addition to the cost of the materials. (FedEx delivery times cannot be adjusted).
7. If course cancellation notice is provided by you more than **15 days or more before the course start date**, you are entitled a full refund of the course fee (minus Textbook fee once shipped).
8. If course cancellation notice is provided in **14 days or less to course start date,** the Admin Fee plus Textbook Fee will be deducted from any refund.
9. **No refunds once course has begun.**

COURSE AND TRANSFER POLICY

1. Transferring to another session of the same course:
   - If notice is provided to IBAO **more than 15 days before the course start date** you may be permitted to transfer without Admin Fee.
   - Transfer requests made **within 14 days or less to course start date** will be reviewed by IBAO on a case-by-case basis and subject to Admin Fee.
2. Transfer of course format in Weekday Broker Launchpad; Virtual to In-Person or In-Person to Virtual:
   - Transfers between format are permitted but evaluated on a case-by-case basis and contingent upon IBAO's classroom capacity.
   - NOTE: IBAO **strongly recommends** all learners in Virtual format test their audio (Mic & Speakers) and visual (Webcam) equipment of their devices before the course start date.
   - Request for transfer must be emailed to IBAO as soon as possible.

HEALTH & SAFETY PRECAUTIONS: In-Person Attendance

- **Do not attend In-Person if you are feeling unwell**. Contact IBAO for options.

TAXES & FEES

- All IBAO courses and materials are tax exempt.
- All fees are subject to change without notice.

NOTICE: It is the learner's responsibility to become familiar with the Registration & RIBO Accreditation Policy prior to enrollment. Please keep a copy of registration information for your records.

ibao

2027 LICENSING REGISTRATION FORM

(THIS IS A FILLABLE FORM, PLEASE COMPLETE ALL APPLICABLE FIELDS)

Your Information

First Name: _____ Last Name: _____

Brokerage Name (if applicable): _____

Shipping Address (No PO Box): _____

City: _____ Province: _____ Postal Code: _____

Email: _____ Phone: _____

Your IBAO Membership Status

Brokerage Name: _____ Brokerage ID: _____

Brokerage Address: _____

Principal Name (if necessary): _____

Select Your Program

LEVEL 1: BROKER LAUNCHPAD: WEEKDAY PROGRAM
(Fees include course fee + Hardcopy OR eBook, for Bundle Textbook kit pricing contact IBAO)

☐ In-Person - $825 (Members) / $1,045 (Non-Members) Date: _____

☐ Virtual - $825 (Members) / $1,045 (Non-Members) Date: _____

LEVEL 1: BROKER LAUNCHPAD: WEEKEND PROGRAM
(Fees include course fee + Hardcopy OR eBook, for Bundle Textbook kit pricing contact IBAO)

☐ Virtual - $800 (Members) / $1,005 (Non-Members) Date: _____

LEVEL 1: BROKER LAUNCHPAD: SELF STUDY
(BECOMING AN INSURANCE BROKER TEXTBOOK KIT ONLY)

☐ Hardcopy - $230 (Members) / $280 (Non-Members)

☐ eBook -$230 (Members) / $280 (Non-Members)

☐ Bundle (Hardcopy & eBook) - $280 (Members) / $325 (Non-Members)

LEVEL 1: EXAM CLINIC

☐ Virtual - $355 (Member) / $385 (Non-Member) Date: _____

LEVEL 3: PRINCIPAL PATHWAY: ACCELERATED RIBO LEVEL 3 MANAGEMENT COURSE

☐ 3 Day In-Person - $1,050 (Members) / $1,200 (Non-Members) Date: _____

☐ 3 Day Virtual - $1,050 (Members) / $1,200 (Non-Members) Date: _____

ibao

2027 LICENSING REGISTRATION FORM

(THIS IS A FILLABLE FORM, PLEASE COMPLETE ALL APPLICABLE FIELDS)

Payment Options

Fee Enclosed: $_____

NOTE: We do NOT accept VISA Debit

☐ MasterCard ☐ Visa

Card #: _____ Card Expiry: _____

Cardholder Name (please type): _____

Applicant Declaration

I _____ confirm the above information is correct. I agree to participate in the above course and abide by IBAO education's Registration & RIBO Accreditation Policy. I understand that fees are subject to change without notice.

_____

Date

EMAIL COMPLETED REGISTRATION FORMS TO:

education@ibao.on.ca

ibao