## CONTINUING EDUCATION SEMINARS

### Day 1:

**8:00 a.m. to 11:00 a.m.  $45**

Annuity Suitability - Negotiating the Product Maze  
3 Hours (988887 LHV)

The State of Kansas has a new requirement for those selling Annuities. They must complete 4 hours of Annuity CE training by December, 2013 and 2 hours each two years following. This course over fixed, variable, and index annuities and will satisfy the State Annuity CE requirement.

**11:00 a.m. to 1:00 p.m.  $30**

Estate Planning Basics  
2 Hours (988888 LHV)

There are numerous basic techniques available to everyone to aid them in settling their estate in a cost efficient manner. Unfortunately, many people have not done even the most basic estate planning. As a result, unnecessary cost will be required to settle their estates. In this course the student will review basic techniques that are available and may be use to minimize costs and to settle an estate according to each person’s wishes.

**2:00 p.m. to 5:00 p.m.  $45**

Obama Care, Medicare, and Medicaid  
3 hours (988906 LHV)

This course will cover the basics of the Affordable Care Act (ACA)- some is in place now, more take affect 1/1/2014. The course will also review Medicare and some cuts to it brought about by ACA.

Total: $120  8 Hours

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### Day 2:

**8:00 a.m. to 11:00 a.m.  $45**

Perpetuating The Small Business  
3 Hours (973330 LHV)

Many small business owners seem to believe that their business will continue, whether they are present or not. Should their heirs, at some point decide to sell the business there will be buyers waiting in the wings with cash, fighting to buy it. This is not reality. Perpetuation of a business, if it is to happen, should be planned. In this course the student will discuss why and how to assist the business owner in planning the perpetuation of his business.

**11:00 a.m. to 1:00 p.m.  $30**

Insurance Ethics Today  
2 Hours (974889 ETH)

In this course the agent will discuss the meaning of ethics and why it is important to be ethical today. Personality differences can have an impact on ethical perceptions as can communication. Both issues will be examined. Finally, the instructor will share what he considers to be the keys to being an ethical insurance agent today.

**2:00 p.m. to 5:00 p.m.  $45**

The Personal Auto  
3 Hours (966493 PC)

In this course the student will review the ISO Personal Auto Policy. Various policy provisions will be discussed as well as their application to today’s drivers.

Total: $120  8 Hours

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### Day 3:

**8:00 a.m. to 11:00 a.m.  $45**

Homeowners Policy  
3 Hours (988908 PC)

In this course the student will review the homeowner’s policy. Special emphasis will be given to who is an insured, exclusions, and coverage for specialty items. Different forms will be examined including ISO.

**11:00 a.m. to 1:00 p.m.  $30**

Personal Umbrella  
2 Hours (986924 PC)

The personal umbrella policy should round out the personal lines coverage package for many clients. In this course the student will consider why this coverage is so important to clients as well as the agent, today. All umbrellas are not created equal. The difference between the terms “following forms” and umbrella will be discussed and typical policy exclusions will be examined.

**2:00 p.m. to 5:00 p.m.  $45**

The Businessowner Policy  
3 Hours (988907 PC)

The Businessowner Policy or BOP has been in the market place for nearly 40 years but it is still the “new kid on the block”. Typically considered to be a policy for small business, but if it fits the mold the BOP can handle a pretty good size risk. Both Section I and II will be reviewed with special emphasis given to the “fine points” of the policy.

Total: $120  8 Hours

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LH= Life & Health  
PC= Property & Casualty  
ETH= Ethics