

CONTINUING EDUCATION CLASSES 800/747-7574 www.sau.edu/insurance

DATE	COURSE NAME	TIME	CR HRS	INSTR	PRE-PAY BY
BURLINGTON • Comfort Suites Hotel, 1780 Stonegate Center Drive, Hwy. 61S					
◆ 11/24	Annuity Trends & Opportunities	8–11 am	3	Adams	11/17
◆ 11/24	Risk Reduction in Retirement	12–6 pm	6	Adams	11/17
CALMAR • NE Iowa Comm. College, Calmar Campus, 1625 Hwy 150 S. NEW!					
+ 10/20	Ethics: The Golden Rule	8–11 am	3	Jensen	10/13
10/20	Subprime Crisis to Insurance Fraud	12–6 pm	6	Jensen	10/13
CEDAR RAPIDS • Kirkwood Training Center, 3375 Armar Drive, Marion					
7/9	Insurance Regulation & Your Business	12–6 pm	6	Hatting	7/2
8/6	Medicare 101	12–3 pm	3	Willows	7/30
8/6	Health Insurance Law	3–6 pm	3	Willows	7/30
+ 9/22	Ethical Responsibility: Insured/Insurer	8–11 am	3	Soldat	9/15
9/22	The Jury is Out: Coverage or No Coverage	12–6 pm	6	Matlock	9/15
◆ 10/15	Annuity Trends & Opportunities	8–11 am	3	Adams	10/8
◆ 10/15	Risk Reduction in Retirement	12–6 pm	6	Adams	10/8
11/17	Medicare 101	12–3 pm	3	Willows	11/10
11/17	Health Insurance Law	3–6 pm	3	Willows	11/10
12/17	Health Insurance Issues: Living with the Facts	12–3 pm	3	Soldat	12/10
+ 12/17	Ethical Responsibility: Insured/Insurer	3–6 pm	3	Soldat	12/10
COUNCIL BLUFFS • Iowa Western Community College, 2700 College Rd., Looff Hall NEW!					
◆ 10/6	Annuity Trends & Opportunities	8–11 am	3	Adams	9/29
◆ 10/6	Risk Reduction in Retirement	12–6 pm	6	Adams	9/29
DAVENPORT • St. Ambrose University, College for Professional Studies, 1950 E 54th St.					
+ 8/21	Ethics: The Golden Rule	8–11 am	3	Jensen	8/14
8/21	Subprime Crisis to Insurance Fraud	12–6 pm	6	Jensen	8/14
9/25	Health Insurance Issues: Living with the Facts	9 am–noon	3	Soldat	9/18
+ 9/25	Ethical Responsibility: Insured/Insurer	1–4 pm	3	Soldat	9/18
10/23	The Jury is Out: Coverage or No Coverage	12–6 pm	6	Matlock	10/16
11/20	Insurance Regulation & Your Business	12–6 pm	6	Hatting	11/13
12/11	Medicare 101	9 am–Noon	3	Willows	12/4
12/11	Health Insurance Law	1–4 pm	3	Willows	12/4

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DATE	COURSE NAME	TIME	CR HRS	INSTR	PRE-PAY BY
DES MOINES • Adventureland Inn, 3200 Adventureland Dr., I-80 at Hwy. 65, Altoona					
7/9	The Jury is Out: Coverage or No Coverage	12–6 pm	6	Matlock	7/2
◆ 7/23	Annuity Trends & Opportunities	8–11 am	3	Adams	7/16
◆ 7/23	Risk Reduction in Retirement	12–6 pm	6	Adams	7/16
8/20	Catastrophic Losses as a “Risk”	12–3 pm	3	Soldat	8/13
8/20	Recovery: The Insurance Mechanism & Beyond	3–6 pm	3	Soldat	8/13
DES MOINES • Des Moines Area Community College (DMACC) 2006 South Ankeny Blvd, Bldg. 7 Conference Center, Ankeny NEW!					
+ 9/17	Ethics: The Golden Rule	8–11 am	3	Jensen	9/10
9/17	Subprime Crisis to Insurance Fraud	12–6 pm	6	Jensen	9/10
● 10/1	Long Term Care Insurance: Issues & The Product	8–Noon	4	Hatting	9/24
◆ 10/22	Annuity Trends & Opportunities	8–11 am	3	Adams	10/15
◆ 10/22	Risk Reduction in Retirement	12–6 pm	6	Adams	10/15
11/19	Health Insurance Issues: Living with the Facts	12–3 pm	3	Soldat	11/12
+ 11/19	Ethical Responsibility: Insured/Insurer	3–6 pm	3	Soldat	11/12
◆ 12/15	Annuity Trends & Opportunities	8–11 am	3	Adams	12/8
◆ 12/15	Risk Reduction in Retirement	12–6 pm	6	Adams	12/8
DUBUQUE • Best Western Midway Hotel, 3100 Dodge St.					
◆ 9/15	Financial Planning for Recession & Inflation	12–6	6	Van Meter	9/8
FORT DODGE • Iowa Central Community College, Career Education Building					
9/3	Health Insurance Issues: Living with the Facts	12-3 pm	3	Soldat	8/27
+ 9/3	Ethical Responsibility: Insured/Insurer	3-6 pm	3	Soldat	8/27
◆ 11/12	Annuity Trends & Opportunities	8–11 am	3	Adams	11/5
◆ 11/12	Risk Reduction in Retirement	12–6 pm	6	Adams	11/5
◆ Courses accepted by the CFP Board; see additional charges. + Ethics courses ● Long Term Care courses					

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DATE	COURSE NAME	TIME	CR HRS	INSTR	PRE-PAY BY
IOWA CITY • Country Inn & Suites, 2571 Heartland Place, Exit 240, Coralville					
10/28	Health Insurance Issues: Living with the Facts	12-3 pm	3	Soldat	10/21
+ 10/28	Ethical Responsibility: Insured/Insurer	3-6 pm	3	Soldat	10/21
MASON CITY • North Iowa Area Community College, 500 College Drive, Muse Norris Conf. Ctr.					
9/18	Health Insurance Issues: Living with the Facts	12-3 pm	3	Soldat	9/11
+ 9/18	Ethical Responsibility: Insured/Insurer	3-6 pm	3	Soldat	9/11
OKOBOJI • Iowa Lakes Community College, 800 21 st Street, Spirit Lake NEW!					
◆ 10/8	Annuity Trends & Opportunities	8-11 am	3	Adams	10/1
◆ 10/8	Risk Reduction in Retirement	12-6 pm	6	Adams	10/1
SHELDON • Northwest Iowa Community College, 603 West Park Street, Building A NEW!					
9/16	Health Insurance Issues: Living with the Facts	12-3 pm	3	Soldat	9/9
+ 9/16	Ethical Responsibility: Insured/Insurer	3-6 pm	3	Soldat	9/9
SIOUX CITY • Western Iowa Tech. Comm. College, 4647 Stone Ave., Parking Lot 3, Ent. 11 NEW!					
8/18	Health Insurance Issues: Living with the Facts	12-3 pm	3	Soldat	8/11
+ 8/18	Ethical Responsibility: Insured/Insurer	3-6 pm	3	Soldat	8/11
◆ 11/10	Annuity Trends & Opportunities	8-11 am	3	Adams	11/3
◆ 11/10	Risk Reduction in Retirement	12-6 pm	6	Adams	11/3
WATERLOO • Hawkeye Community College, 1501 E. Orange Road, Tama Hall					
+ 7/16	Ethics: The Golden Rule	8-11 am	3	Jensen	7/9
	7/16 Subprime Crisis to Insurance Fraud	12-6 pm	6	Jensen	7/9
11/24	Health Insurance Issues: Living with the Facts	9 am-Noon	3	Soldat	11/17
+ 11/24	Ethical Responsibility: Insured/Insurer	1-4 pm	3	Soldat	11/17

- ◆ Courses accepted by the CFP Board; see additional charges.
- + Ethics courses
- Long Term Care courses

SELF-STUDY BOOKS / CD-ROMS 800/747-7574 www.sau.edu/insurance

Value at an Affordable Price!

St. Ambrose University (SAU) pricing for self-study courses, plus the Iowa Insurance Division SBS database reporting fee of \$1 per credit hour are listed below.

	SAU PRICE	SBS FEE	TOTAL
Commercial Property Coverage Guide, 3rd Ed. book	18 gen. hrs.	\$65	\$18 \$83
◆ Financial Planning for the Older Client book	18 gen. hrs.	\$65	\$18 \$83
Homeowners Coverage Guide NEW! book	18 gen. hrs.	\$65	\$18 \$83
+ Winning by the Rules NEW! book	18 (incl. 4 ethics)	\$65	\$18 \$83
How to Plan for Baby Boomers NEW! book	17 gen. hrs.	\$65	\$17 \$82
Personal Auto Coverage Guide. book	15 gen. hrs.	\$65	\$15 \$80
The Annuity Handbook book	14 gen. hrs.	\$55	\$14 \$69
Introduction to Homeowners CD-ROM	13 gen. hrs.	\$50	\$13 \$63
e-risk Liability in a Wired World book	12 gen. hrs.	\$50	\$12 \$62
Estate Planning. CD-ROM	7 gen. hrs.	\$50	\$7 \$57
Introduction to Homeowners Endorsements . CD-ROM	7 gen. hrs.	\$50	\$7 \$57
Planning for Retirement book	4 gen. hrs.	\$35	\$4 \$39
+ Ethics and Customer Service, 2nd Ed. book	4 ethics hrs.	\$35	\$4 \$39
+ Ethics and the Sale, 2nd Ed. book	3 ethics hrs.	\$35	\$3 \$38
+ Professional Insurance Ethics book	3 ethics hrs.	\$35	\$3 \$38

+ Ethics courses

◆ Course accepted by the CFP Board. Self-Study course noted with this symbol is an extra \$10 for Certified Financial Planner (CFP) CE credit. For CFP credit only or insurance credit only, the original course fee applies.

NEW! SELF-STUDY ONLINE www.sau.edu/insurance

NEW! ONLINE COURSES St. Ambrose University has teamed up with WebCE, a nationwide CE provider. They have a comprehensive catalog including courses approved for all state specific subject requirements on topics including ethics, index products, NFIP Flood and LTC training. They also offer courses approved for CFP®, PACE and Funeral Director certification CE credits. **Order online at www.sau.edu/insurance or call 800/488-9308. Be sure to tell the representative that you are affiliated with St. Ambrose University.**

NEW COURSES

IMPORTANT STATE INSURANCE CE REQUIREMENTS

Please visit the Iowa Insurance Division website www.iid.state.ia.us for the most current CE requirements.

Annuity Trends & Opportunities ♦

#77638 • 3 general hrs. • Laurie Adams, CLU, LUTCF, Certified Financial Planner®

One of the oldest financial tools, the annuity, appears to be the solution to retirement income management. However, the very guarantees that make the product suitable makes it seem inflexible in the consumer's eyes. This course will explore the issues from all sides and enable you to better serve your clients.

Catastrophic Losses as a Risk

See "Managing Large-Scale Risks" for course description.

Ethical Responsibility: Insured/Insurer+

#77524 • 3 ethics hrs. • Gary Soldat, BA

As stated by Dr. Norman Baglini, President and CEO of the new Institute for Applied Ethics in Insurance, our goal is "to heighten awareness of the pervasiveness of ethical decision-making in insurance and to explore ways to raise the level of ethical behavior among parties to the insurance contract." These parties include both the insured and the insurer. We will discuss the nine primary issues as they apply to

the business environment today. This may apply to both positive and negative behavior factors.

Ethics: The Golden Rule+

#77520 • 3 ethics hrs. • Carol Jensen, PhD

Ethics goes beyond compliance; it appeals to a higher standard, a moral code. Ethics is a form of self-regulation, based on principles. Conforming to mandated compliance standards is what one must do; conforming to ethical standards is what one should do.

Financial Planning for Recession & Inflation ♦

#77518 • 6 general hrs. • Jacqueline Van Meter, Certified Financial Planner®

Financial planning and appropriate insurance coverage are vital in today's economy. This course will review case studies in terms of best case financial and insurance answers. We'll discuss the near negative savings rate in the U.S., the pinch the economy causes insurance consumers, and family budget revamping for financial goals.

Health Insurance Issues: Living With the Facts

#77523 • 3 general hrs. • Gary Soldat, BA

Health insurance is one of the most pressing problems in our society today. A number of issues effect this, but in this program we will discuss the three primary

issues. These include coverage, affordability and the impact of coverage/cost on the insured and uninsured.

Health Insurance Law

#77514 • 3 general hrs. • Lisa Willows, BA

Health Insurance Law examines the basics that are central to a group health or individual insurance policy. We then turn to exploring Federal Acts, State of Iowa Mandates and Laws as to how they apply to an insurance contract.

Insurance Regulation and Your Business

#77513 • 6 general hrs. • Patrick Hatting, MBA, ChFC, CLU, LUTCF

Best business practices complement insurance regulation. Long term successful personal insurance practices operate with high ethics and well within the insurance regulations. In this course we will examine the means of growing your practice and how they all work together.

The Jury is Out: Coverage or No Coverage

#77515 • 6 general hrs. • Jay C. Matlock, CPCU, ARM, AMIM

Facts from a dozen "urban legend" legal cases will be presented, including the infamous McDonalds spilled coffee "frivolous" lawsuit. After researching the facts that were revealed in court, we will see that most of these decisions were

justifiable. We will then discuss what insurance policy(ies) could be used in these instances. If no coverage exists, how should the insurance company inform the client?

MANAGING LARGE-SCALE RISKS

Catastrophic Losses as a Risk

#77521 • 3 general hrs. • Gary Soldat, BA

According to a study conducted by the Wharton Risk Management and Decision Process Center, in conjunction with Georgia State University and the Insurance Information Institute, within the past seven years we have entered a new era of catastrophes. What are these risks, and more important, are they insurable? Would you have coverage? Part I of "Managing Large-Scale Risks."

Recovery: The Insurance Mechanism & Beyond

#77522 • 3 general hrs. • Gary Soldat, BA

In the event of a catastrophic loss, "Are we prepared?" and "Are we covered?" The "we" applies to the insurance process and beyond. We will look at various contracts and a detailed report from the National Association of Insurance Commissioners, which includes consumer guides and additional avenues within the insurance mechanism. The "beyond" applies to government programs such as FEMA. Part II of "Managing Large Scale Risks."

Course descriptions continue on page 4.

NEW COURSES

Course descriptions continued from page 3.

Medicare 101

#77516 • 3 general hrs. • Lisa Willows, BA

Whether you are an experienced health producer, Medicare-eligible recipient or just want to learn more about Medicare, this class will provide you with critical information about Medicare Parts A, B, C and D. Additionally, it will provide you with changes to Medicare for 2009.

Recovery: The Insurance Mechanism & Beyond

See “Managing Large-Scale Risks” for course description.

Risk Reduction in Retirement ♦

#77639 • 6 general hrs. • Laurie Adams, CLU, LUTCF, Certified Financial Planner®

This course will explore what’s changed and what hasn’t in the retirement landscape as well as demonstrate appropriate risk management strategies designed to improve the chance for a truly secure retirement.

Subprime Crisis to Insurance Fraud

#77519 • 6 general hrs. • Carol Jensen, PhD

Recent actuarial reports indicate that the subprime mortgage crisis could develop into an insurance coverage issue. All roads—at least liability roads—lead to insurance, and to predictions that we’ll soon be seeing the subprime crisis lead to insurance fraud. Expect insurance companies to be reviewing fraud allegations closely.

IMPORTANT STATE & FEDERAL INSURANCE CE REQUIREMENTS

Please note that the Iowa Insurance Division continuing education requirements for Ethics, Long Term Care, Indexed Product and Federal CE requirements for Flood Insurance are explained in detail on page 5.

PREVIOUSLY OFFERED COURSE

Long Term Care Insurance: Issues & The Product •

#76772 • 4 general hrs. • Patrick Hatting, MBA, ChFC, CLU, LUTCF

Review how to apply what resources the individual has available and what Medicare and Medicaid might pay. Discuss underwriting and policy features of long term care insurance. Learn about Partnership Programs and employer funding.

- ♦ *Courses accepted by the CFP Board; see additional charges.*
- + *Courses approved by the Iowa Ins. Division for Ethics CE credit.*
- *Courses approved by the Iowa Ins. Division meet the current Long Term Care CE requirement.*

Public course offering dates on pages 1–2; course descriptions are on pages 3–4. In addition to our public course offerings, these courses may be brought to your company or agency—you choose the date, time and location.

Iowa Insurance Continuing Education Requirements

Once an agent has fulfilled any of these requirements, he or she can take a course of the same topic for general credit as long as it has a new course number.

ETHICS REQUIREMENT All producers must complete 3 hours of ethics continuing education (CE) credit within each renewal period. Courses that fulfill this requirement are shown with the symbol +.

COURSE TITLE	COURSE #	TYPE	HOURS
Ethics and Customer Service, 2nd Ed.+	75318	Self-study	4 ethics hrs.
Ethics and the Sale, 2nd Ed.+	75319	Self-study	3 ethics hrs.
Professional Insurance Ethics+	75364	Self-study	3 ethics hrs.
Ethical Responsibility: Insured/Insurer+	77524	Class	3 ethics hrs.
Ethics: The Golden Rule+	77520	Class	3 ethics hrs.

Online courses available at www.sau.edu/insurance.

INDEXED PRODUCT REQUIREMENT Producers who wish to sell fixed index life or annuity products on or after Jan. 1, 2008 must complete a one-time 4 credit hour training course. Online course available at www.sau.edu/insurance.

FLOOD INSURANCE REQUIREMENT As of April 1, 2008, all producers who sell federal flood insurance policies are required to complete a one-time 3-hour requirement on flood insurance. Online course available at www.sau.edu/insurance.

LONG-TERM CARE (LTC) INSURANCE REQUIREMENTS A one-time training course of at least 4 hours is required before a producer sells, solicits or negotiates any LTC insurance on or after Jan. 1, 2009. Every CE term thereafter, a producer will need to complete at least 3 hours of LTC training. The course that fulfills the current requirement is shown in this brochure with the symbol ●.

COURSE TITLE	COURSE #	TYPE	HOURS
Long Term Care Insurance: Issues & The Product●	76772	Class	4 gen. hrs.

Online course available at www.sau.edu/insurance.

Courses Accepted by the Certified Financial Planner (CFP) Board

COURSE TITLE	COURSE #	TYPE	HOURS
Financial Planning for Recession & Inflation◆	CFP0023	Class	6
Risk Reduction in Retirement◆	CFP0022	Class	6
Annuity Trends & Opportunities◆	CFP0021	Class	3
Financial Planning for the Older Client◆	CFP0024	Self-Study	5

What does this mean?

If you have a Certified Financial Planner (CFP) designation, you can take one of these courses for CFP credit only, Iowa Insurance CE credit only or for both CFP and Iowa insurance continuing education credit.

◆ CFP-accepted courses, locations and times are indicated with this symbol.

If you choose to take one of the class or self-study offerings shown with a ◆ for CFP credit only, the SAU price applies (see page 6 for prices). You will receive a certificate and the hours will be reported electronically to the CFP Board for you within two weeks after the class.

For an additional \$10 you can receive CFP and Iowa insurance continuing education credit hours. You will receive two certificates. St. Ambrose University will report the hours to the CFP Board within two weeks after the class and report the hours to the Iowa Insurance Division on the tenth day of the month following the class.

You may also take one of the above courses for Iowa insurance continuing education credit only. Please see inside page for prices. SAU will report the hours to the Iowa Insurance Division on the tenth day of the month following the class for you as well.

CLASSROOM PRICING

PRE-PAY EARLY AND SAVE

New pricing effective July 1, 2009

St. Ambrose University (SAU) pricing for classroom courses, plus the Iowa Insurance Division SBS database reporting fee of \$1 per credit hour are listed below.

HOURS	SAU PRICE \$10/credit hr	SBS FEE \$1/credit hr	TOTAL PRE-PAY PRICE
3	\$30	\$.3	\$33*
4	\$40	\$.4	\$44*
6	\$60	\$.6	\$66*

*There will be an additional \$5 charge after the pre-pay date
(7 days before the class date)

Pre-registrations and payments will only be accepted up to the pre-pay date. All others are welcome to complete a walk-in registration and pay at the door at all locations.

IMPORTANT: If walking in, please call 800/747-7574 to confirm availability.

If pre-registered, certificates of completion will be distributed at the end of class. Certificates of completion will be mailed to walk-in participants.

◆ **CFP Additional Charges:** Classroom courses noted with this symbol are an extra \$10 for Certified Financial Planner (CFP) CE credit. For CFP credit only or insurance credit only, the original course fee applies.

Refund Policy: All course payments may be transferred to another scheduled course. Courses paid for, but not attended, will be refunded, less a \$5 processing fee, unless SAU is otherwise notified.

REGISTRATION

IMPORTANT State Requirement ALL registrations must include the insurance producer's National Producer Number (NPN). For Certified Financial Planner (CFP) CE credit, indicate your CFP ID number below. ♦Courses accepted by the CFP Board.

REQUIRED National Producer No. (NPN) 3-8 digits _____

Certified Financial Planner (CFP) ID Number (if applicable) _____

Name _____

Address _____

City _____ State _____ Zip _____

Daytime phone _____ / _____ work home cell (please indicate)

Email address _____

Indicate credit: Insurance CE credit only CFP credit only Both Insurance CE and CFP credit

Classes

	DATE	LOCATION	COST
1 _____	_____	_____	_____
2 _____	_____	_____	_____
3 _____	_____	_____	_____

Self-Study

	PAYMENT REQUIRED IN ADVANCE	COST
1 _____	_____	_____
2 _____	_____	_____

Payment Check enclosed MasterCard Visa Amount _____

CC# _____ Exp. _____ Signature _____

Make checks payable to **St. Ambrose University College for Professional Studies**
1950 E. 54th Street • Davenport, IA 52807
800/747-7574 • 563/441-9950 • fax 563/441-9470
www.sau.edu/insurance