

**Greater MN JUNE 2011
Classes 1 & 2**

Class One

Meltdown on Wall Street 3 – Credits MN & CFP

Make no mistake what happened in 2008 was nothing less than a global market panic. The interconnectedness of the entire financial services industry was shaken by happenings on Wall Street. As a result insurance agents are likely to encounter consumers who are somewhat fearful of financial products – including insurance. Upon completing the course agents will be better positioned to explain the events surrounding the financial crisis and address consumer fears.

Class Two

Ethical Dilemmas 3 – Credits MN

Ethical Dilemmas explores three health care/insurance issues while highlighting ethics in the decision process. The course meets the MN Department of Commerce ethics requirement.

Class Three

Social Security - Challenges and Options – 3 credits MN & CFP

The course outlines the fiscal challenges currently facing the Social Security's retirement program and examines commonly considered options for addressing program solvency and benefit adequacy.

Class Four

Financial Planning on a Budget - 3 credits MN & CFP

Today an average two income family earns considerably more than a single breadwinner family of a generation ago but actually has less discretionary income than the single-income family of a generation ago. Upon completion agents will better understand the dynamics of the two income dilemma and can offer simple steps to maximize life and disability insurance protections using a limited budget.

Schedule: Classes One and Three 9:00 AM – 11:50 AM
Classes Two and Four 12:30 PM – 3:20 PM

Notes

Date	Location	Date	Location
6-9-11	AmericInn 1408 East Lyon St Marshall, MN 507-537-9424	6-10-11	AmericInn 245 Florence Ave Owatonna, MN 507-455-1142
6-15-11	Country Inn & Suites East 120 7 th Ave SE St Cloud East, MN 320-252-8282	6-16-11	Country Inn & Suites 15058 Dellwood Drive Baxter, MN 218-828-2161
6-21-11	Country Inn & Suites 1900 Premier Drive Mankato, MN 507-388-8555	6-22-11	La Quinta Inn 1625 South Broadway Rochester, MN 507-281-2211

**Greater MN August 2011
Classes 3 & 4**

Dates	Locations	Dates	Locations
8-10-11	Country Inn & Suites 1900 Premier Drive Mankato, MN 507-388-8555	8-11-11	La Quinta Inn 1625 South Broadway Rochester, MN 507-281-2211
8-17-11	AmericInn 1408 East Lyon St Marshall, MN 507-537-9424	8-18-11	AmericInn 245 Florence Ave Owatonna, MN 507-455-1142
8-24-11	Country Inn & Suites East 120 7 th Ave SE St Cloud East, MN 320-252-8282	8-25-11	Country Inn & Suites 15058 Dellwood Drive Baxter, MN 218-828-2161

**Metro September 2011
Class 1 & 2**

Date	Location	Date	Location
9-7-11	Grand Stay Hotel & Conf. 7083 153 RD St W Apple Valley MN	9-8-11	White Bear Country Inn 4940 State Hwy 61 White Bear Lake, MN
9-14-11	AmericInn 3430 Northdale Blvd NW Coon Rapids, MN	9-15-11	Clarion Hotel 701 Concord St S. St Paul, MN
9-20-11	AmericInn 4100 12th Ave East Shakopee, MN	9-21-11	Country Inn & Suites 6003 Hudson Road Woodbury, MN
9-22-11	AmericInn 13025 60th St North Oak Park Heights, MN	9-28-11	Hampton Inn 13550 Commerce Blvd. Rogers, MN
9-29-11	Country Inn Suites 8350 E. Point Douglas Rd Cottage Grove, MN	9-30-11	Country Inn Suites 5995 Rice Creek Parkway Shoreview, MN

**Metro October 2011
Classes 3 & 4**

Date	Location	Date	Location
10-5-11	Grand Stay Hotel & Conf. 7083 153 RD St W Apple Valley MN	10-6-11	White Bear Country Inn 4940 State Hwy 61 White Bear Lake, MN
10-12-11	AmericInn 3430 Northdale Blvd NW Coon Rapids, MN	10-13-11	Clarion Hotel 701 Concord St S. St Paul, MN
10-18-11	AmericInn 4100 12th Ave East Shakopee, MN	10-19-11	Country Inn & Suites 6003 Hudson Road Woodbury, MN
10-20-11	AmericInn 13025 60th St North Oak Park Heights, MN	10-25-11	Hampton Inn 13550 Commerce Blvd. Rogers, MN
10-26-11	Country Inn Suites 8350 E. Point Douglas Rd Cottage Grove, MN	10-28-11	Country Inn Suites 5995 Rice Creek Parkway Shoreview, MN