

# The Society of Certified Insurance Counselors

## Life & Health

Palm Beach Gardens, FL • May 6-8, 2020

### Wednesday, May 6, 2020

7:30 AM - 8:00 AM

8:00 AM - 12:15 PM

#### SECTION 1

12:15 PM - 1:15 PM

1:15 PM - 3:15 PM

3:15 PM - 5:15 PM

#### SECTION 2

5:15 PM - 5:30 PM

### Thursday, May 7, 2020

7:30 AM - 8:00 AM

8:00 AM - 12:00 PM

#### SECTION 3

12:00 PM - 1:00 PM

1:00 PM - 5:00 PM

### Friday, May 8, 2020

8:30 AM - 9:00 AM

9:00 AM - 11:00 AM

#### Faculty

Michael Stephen Kersgard, CIC, CLU  
*Cedar Park, TX*

Dennis D. Stone, CIC, CPCU, CLU  
*Dennis D. Stone, Inc., Norman, OK*

#### Ed Consultant

Jay Williams, CIC, CRM, AAI, ACSR, CRIS, MLIS  
*Tallahassee, FL*

#### Program Location

Address & Phone: **Palm Beach Gardens Marriott**  
4000 RCA Blvd.  
Palm Beach Gardens, FL 33410  
(561) 622-8888

#### Registration with Coffee and Rolls

#### LIFE AND ANNUITY POLICIES

Mr. Michael Stephen Kersgard, CIC, CLU

#### Lunch - on your own

#### LIFE AND ANNUITY POLICIES (Continued)

Mr. Michael Stephen Kersgard, CIC, CLU

#### BUSINESS LIFE CONCEPTS

Mr. Michael Stephen Kersgard, CIC, CLU

#### Exam Briefing

#### Coffee & Rolls

#### HEALTH INSURANCE AND EMPLOYEE BENEFITS CONCEPTS

Mr. Dennis D. Stone, CIC, CPCU, CLU

#### Lunch - on your own

#### HEALTH INSURANCE AND EMPLOYEE BENEFITS CONCEPTS (Continued)

Mr. Dennis D. Stone, CIC, CPCU, CLU

#### Coffee & Rolls

#### Examination