Insurance Classes for Continuing Education offered at
Northwest Iowa Community College

Instructor for all classes: Larry J. Battaglia LL.B

**Pension Tension II**
An updated version of our popular "Pension Tension" course in a tribute to Paul Harvey's "...rest of the story... For nearly 2/3 of middle income workers, Social Security IS their pension plan. We continually hear of it's "going broke". So, why are we putting LESS money into it? According to the Social Security Administration, there is no problem until "maybe" 2050. According to the General Accounting Office there is a problem long before then. Come join us as we take an in-depth look at "...the rest of the story...!
Iowa approved class #8870 for 3 hours general credit. Tuition includes state filing fee.
- 1 session on Wednesday, October 3 from 8:00 – 11:00 am at Northwest Iowa Community College in Rooms 116-119A, Section #32831
- Cost: $39

**Unethical Creativity**
So! It's the customer who is unethical! Now what? 3 hours of fighting back! This unethical stuff is not always our fault! Come in and sound off. Collegues from the profession will be right behind you with their own "horror" stories about unethical customers. You have to take 3 hours of Ethics anyway. Why not come to a class you can have fun with discussion of the topic? Iowa approved class #75220 for 3 hours ethics credit. Tuition includes state filing fee.
- 1 session on Wednesday, October 3 from 6:00 – 9:00 pm at Northwest Iowa Community College in Rooms 116-119A, Section #32839
- Cost: $39

**That Annuity Class With The Indexed Stuff!**
(Iowa requires 4 hour Continuing Education course during the licensing period. This course complies with the Continuing Education requirement.) This is an in-depth anatomy of these widely mis-understood products. While Annuities are not new, the creative application has expanded their use. Even if you don't sell annuities, you need to know how they work, why they work as they do in order to make maximum use of the creative flexibility this product affords. Iowa required class #76479 for 4 hours general credit. Tuition includes state filing fee.
- 1 session on Wednesday, October 3 from 12:00 – 4:00 pm at Northwest Iowa Community College in Rooms 116-119A, Section #32828
- Cost: $49
Pushing Up Daisies II
(This is the 2nd version of Mr. Battaglia's most popular class.) This class covers more creative things people try to do with Wills and Trusts using insurance products and why it doesn't work. We talk about why it's not a good idea to put "cousin Charlie" in the Will for $1.00 and how to stay on the same page as the attorney. The glossary of terms we develop and explain is, by itself, worth your time to attend. (This class has had the largest number of attendees from the general public.) Iowa approved class #77842 for 6 hours general credit. Tuition includes state filing fee. 1 Session.
- 1 session on Thursday, October 4 from 12:00 – 6:00 pm at Northwest Iowa Community College in Room 305C, Section 32826
- Cost: $69

Universal Life: The Rube Goldberg Machine
Universal Life has truly evolved into a Rube Goldberg machine. Goldberg was a Pulitzer Prize winning cartoonist who drew complicated machines designed to do a very simple thing. This is what has become of Universal Life. A complicated machine with a lot of moving parts but designed to do one thing: provide insurance protection. This class totally analyzes the problems facing insurance companies in the early 80's and why they chose Universal Life as the answer to their problem. This is a different presentation on the subject as we take it apart from the company's standpoint. This one, you will enjoy particularly if you were caught up in the "exchange" programs of the 80's. Iowa approved class #77843 for 3 hours general credit. Iowa approved class #80870 for 3 hours general credit. Tuition includes state filing fee.
- 1 session on Thursday, October 4 from 8:00 – 11:00 am at Northwest Iowa Community College in Room 305C, Section 32830
- Cost: $39

To preregister: Call Northwest Iowa Community College at 712-324-5061 or 800-352-4907 and ask for Continuing Education.