

**NORTHERN STATES BROKERAGE**  
**CONTINUING EDUCATION – SALES AND MARKETING**  
**PROGRAM CALENDAR**

**MAY 22** – ***THE MANY USES OF LIFE INSURANCE WITH LTCI RIDERS***

**PLUS**

***THE 2010 TAX ACT: WHAT WILL LIKELY HAPPEN IN 2013***

**2HR CE – AM SESSION**

**MICHAEL LONEY – REGIONAL DIRECTOR – JOHN HANCOCK**

**JUNE 26** – ***HOW SHOULD INCOME ANNUITIES BE USED IN  
RETIREMENT PLANNING?***

**2HR CE - AM SESSION**

**DAVE DUFFRIN, CLTC AND JACK STAYER, CLU, ChFC, CLTC  
NORTHERN STATES BROKERAGE**

**AUGUST 21** - ***ETHICAL CONSIDERATIONS IN THE FINANCIAL SERVICE  
PROFESSION DECISION MAKING PROCESS***

**PLUS**

***ANNUITY INCOME RIDER SUITABILITY - ISSUES AND CONCERNS  
FULL DISCLOSURE***

**3 HR ETHICS CE – AM SESSION**

**DAVE DUFFRIN, CLTC AND JACK STAYER, CLU, ChFC, CLTC  
NORTHERN STATES BROKERAGE**

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