

**Examples for the purpose of retaining
Continuing Education Certificates**

Life and A&S Agents

Earned Year	2004	2005	2006	2007	2008	2009	2010
Certificate Term	Feb.16.2002 to Feb.15.2004	Feb.16.2004 to Feb.15.2005	Feb.16.2005 to Feb.15.2006	Feb.16.2006 to Feb.15.2007	Feb.16.2007 to Feb.15.2008	Feb.16.2008 to Feb.15.2009	Feb.16.2009 to Feb.15.2010
Retain to Year	2007	2008	2009	2010	2011	2012	2013
Earliest destruction Date	Feb.16.2007	Feb.16.2008	Feb.16.2009	Feb.16.2010	Feb.16.2011	Feb.16.2012	Feb.16.2013

General Agents

Earned Year	2003	2004	2005	2006	2007	2008	2009
Certificate Term	Feb.16.2002 to Oct.31.2003	Nov.1.2003 to Oct.31.2004	Nov.1.2004 to Oct.31.2005	Nov.1.2005 to Oct.31.2006	Nov.1.2006 to Oct.31.2007	Nov.1.2007 to Oct.31.2008	Nov.1.2006 to Oct.31.2008
Retain to Year	2006	2007	2008	2009	2010	2011	2012
Earliest destruction Date	Nov.1.2006	Nov.1.2007	Nov.1.2008	Nov.1.2009	Nov.1.2010	Nov.1.2011	Nov.1.2012

Insurance Adjusters

Earned Year	2004	2005	2006	2007	2008	2009	2010
Certificate Term	Feb.16.2002 to May.31.2004	Jun.1.2004 to May.31.2005	Jun.1.2005 to May.31.2006	Jun.1.2006 to May.31.2007	Jun.1.2007 to May.31.2008	Jun.1.2008 to May.31.2009	Jun.1.2009 to May.31.2010
Retain to Year	2007	2008	2009	2010	2011	2012	2013
Earliest destruction Date	June.1.2007	June.1.2008	June.1.2009	June.1.2010	June.1.2011	June.1.2012	June.1.2013

Agents or Adjusters who are depending on carry forward which dates back further than the dates described in this chart must maintain their certificate beyond the dates described.

For example: In the case below the agent would normally retain their certificate until February 16, 2009. However, as they are using carry forward from 2005 to satisfy 5 of their CE credit hours the 2005 courses would be retained as well.

Earned Year	2004	2005	2006	2007	2008	2009	2010
Certificate Term	Feb.16.2002 to Feb.15.2004	Feb.16.2004 to Feb.15.2005	Feb.16.2005 to Feb.15.2006	Feb.16.2006 to Feb.15.2007	Feb.16.2007 to Feb.15.2008	Feb.16.2008 to Feb.15.2009	Feb.16.2009 to Feb.15.2010
Earliest destruction Date	Feb.16.2007	Feb.16.2008	Feb.16.2009	Feb.16.2010	Feb.16.2011	Feb.16.2012	Feb.16.2013
CE Earned	15	20	10	18	15	20	
Carried Forward from previous year			5		3	3	7.5
Required	-15	-15	-15	-15	-15	-15	
Carried Forward		5		3	3	8	

Maximun Carry Forward 7.5
Excess .5