

| APRIL 2025 |    |    |    |    |    |    |
|------------|----|----|----|----|----|----|
| S          | M  | T  | W  | T  | F  | S  |
|            |    | 1  | 2  | 3  | 4  | 5  |
| 6          | 7  | 8  | 9  | 10 | 11 | 12 |
| 13         | 14 | 15 | 16 | 17 | 18 | 19 |
| 20         | 21 | 22 | 23 | 24 | 25 | 26 |
| 27         | 28 | 29 | 30 |    |    |    |

# MAY 2025

| JUNE 2025 |    |    |    |    |    |    |
|-----------|----|----|----|----|----|----|
| S         | M  | T  | W  | T  | F  | S  |
| 1         | 2  | 3  | 4  | 5  | 6  | 7  |
| 8         | 9  | 10 | 11 | 12 | 13 | 14 |
| 15        | 16 | 17 | 18 | 19 | 20 | 21 |
| 22        | 23 | 24 | 25 | 26 | 27 | 28 |
| 29        | 30 |    |    |    |    |    |

| Sunday             | Monday             | Tuesday                                                                             | Wednesday                                                             | Thursday                                                                                                    | Friday | Saturday |
|--------------------|--------------------|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|--------|----------|
| 27                 | 28                 | 29                                                                                  | 30                                                                    | 1                                                                                                           | 2      | 3        |
| 4                  | 5                  | 6<br>9a.m.-1p.m.<br>understanding Disability<br>Income Coverage<br>COB- Long Term   | 7<br>9a.m.-1p.m.<br>Underwriting<br>Engineering Risks<br>COB- General | 8                                                                                                           | 9      | 10       |
| 11<br>Mother's Day | 12                 | 13<br>9a.m.-1p.m.<br>Code of Ethics<br>ETHICS                                       | 14<br>9a.m.-11a.m.<br>interviewing Skills<br>Other                    | 15                                                                                                          | 16     | 17       |
| 18                 | 19                 | 20<br>9a.m.-11a.m.<br>A Practical Guide to<br>Estate Planning<br>Laws & Regulations | 21                                                                    | 22<br>9a.m.-1p.m.<br>Cyber Insurance<br>COB- General                                                        | 23     | 24       |
| 25                 | 26<br>Memorial Day | 27<br>9a.m.-1p.m.<br>Ethical Use of Customer<br>Data in Insurance<br>ETHICS         | 28                                                                    | 29<br>9a.m.-1p.m.<br>Courtroom Testimony,<br>Preparation and<br>Procedures<br>Laws & Regulations &<br>Other | 30     | 31       |

| MAY 2025 |    |    |    |    |    |    |
|----------|----|----|----|----|----|----|
| S        | M  | T  | W  | T  | F  | S  |
|          |    |    |    | 1  | 2  | 3  |
| 4        | 5  | 6  | 7  | 8  | 9  | 10 |
| 11       | 12 | 13 | 14 | 15 | 16 | 17 |
| 18       | 19 | 20 | 21 | 22 | 23 | 24 |
| 25       | 26 | 27 | 28 | 29 | 30 | 31 |

# JUNE 2025

| JULY 2025 |    |    |    |    |    |    |
|-----------|----|----|----|----|----|----|
| S         | M  | T  | W  | T  | F  | S  |
|           |    | 1  | 2  | 3  | 4  | 5  |
| 6         | 7  | 8  | 9  | 10 | 11 | 12 |
| 13        | 14 | 15 | 16 | 17 | 18 | 19 |
| 20        | 21 | 22 | 23 | 24 | 25 | 26 |
| 27        | 28 | 29 | 30 | 31 |    |    |

| Sunday             | Monday | Tuesday                                                                                          | Wednesday | Thursday                                                                                             | Friday                  | Saturday |
|--------------------|--------|--------------------------------------------------------------------------------------------------|-----------|------------------------------------------------------------------------------------------------------|-------------------------|----------|
| 1                  | 2      | 3<br>9a.m.-1p.m.<br>The ABCs of Health Insurance<br>COB- Long Term                               | 4         | 5<br>9a.m.-1p.m.<br>Marine - Cargo<br>COB- General                                                   | 6<br>National Donut Day | 7        |
| 8                  | 9      | 10<br>9a.m.-1p.m.<br>Ethical Crisis Communication in the Digital Era<br>ETHICS                   | 11        | 12<br>9a.m.-1p.m.<br>Insurance Contract Law & Principles of Insurance<br>Laws & Regulations & Other  | 13                      | 14       |
| 15<br>Father's Day | 16     | 17<br>9a.m.-1p.m.<br>The Role of the Intermediary in the Claims Handling Process<br>COB- General | 18        | 19<br>LABOUR DAY                                                                                     | 20                      | 21       |
| 22                 | 23     | 24<br>9a.m.-1p.m.<br>Ethical Sales Practice<br>ETHICS                                            | 25        | 26<br>9a.m.-1p.m.<br>Incorporating Intermediaries & Understanding POCA<br>Laws & Regulations & Other | 27                      | 28       |
| 29                 | 30     | 1                                                                                                | 2         | 3                                                                                                    | 4<br>Independence Day   | 5        |

| JUNE 2025 |    |    |    |    |    |    |
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| S         | M  | T  | W  | T  | F  | S  |
| 1         | 2  | 3  | 4  | 5  | 6  | 7  |
| 8         | 9  | 10 | 11 | 12 | 13 | 14 |
| 15        | 16 | 17 | 18 | 19 | 20 | 21 |
| 22        | 23 | 24 | 25 | 26 | 27 | 28 |
| 29        | 30 |    |    |    |    |    |

# JULY 2025

| AUGUST 2025 |    |    |    |    |    |    |
|-------------|----|----|----|----|----|----|
| S           | M  | T  | W  | T  | F  | S  |
|             |    |    |    |    | 1  | 2  |
| 3           | 4  | 5  | 6  | 7  | 8  | 9  |
| 10          | 11 | 12 | 13 | 14 | 15 | 16 |
| 17          | 18 | 19 | 20 | 21 | 22 | 23 |
| 24          | 25 | 26 | 27 | 28 | 29 | 30 |
| 31          |    |    |    |    |    |    |

| Sunday | Monday | Tuesday                                                                      | Wednesday                                         | Thursday                                                                                                                                                    | Friday                | Saturday |
|--------|--------|------------------------------------------------------------------------------|---------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|----------|
| 29     | 30     | 1<br>9a.m.-1p.m.<br>Practical Guide to Long Term Insurance<br>COB- Long Term | 2                                                 | 3<br>9a.m.-1p.m.<br>Claims Administration - Motor Insurance<br>COB-General                                                                                  | 4<br>Independence Day | 5        |
| 6      | 7      | 8<br>9a.m.-1p.m.<br>Code of Practice for Insurance Intermediaries<br>ETHICS  | 9<br>9a.m.-11a.m.<br>Interviewing Skills<br>Other | 10<br>9a.m.-11a.m.<br>The Data Protection Act & You<br>Laws & Regulations                                                                                   | 11                    | 12       |
| 13     | 14     | 15                                                                           | 16                                                | 17<br>9a.m.-1p.m.<br>Intermediate Motor Insurance Claims<br>COB-General                                                                                     | 18                    | 19       |
| 20     | 21     | 22<br>9a.m.-1p.m.<br>Consequences of Unethical Behaviour<br>ETHICS           | 23                                                | 24<br>9a.m.-11a.m.<br>Market Conduct: the Key to Customer Retention<br>Other<br>11.30a.m.-1.30p.m.<br>The Equal Opportunity Act & You<br>Laws & Regulations | 25                    | 26       |
| 27     | 28     | 29                                                                           | 30                                                | 31                                                                                                                                                          | 1                     | 2        |

**JULY 2025**

| S  | M  | T  | W  | T  | F  | S  |
|----|----|----|----|----|----|----|
|    |    | 1  | 2  | 3  | 4  | 5  |
| 6  | 7  | 8  | 9  | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 |    |    |

# AUGUST 2025

**SEPTEMBER 2025**

| S  | M  | T  | W  | T  | F  | S  |
|----|----|----|----|----|----|----|
|    | 1  | 2  | 3  | 4  | 5  | 6  |
| 7  | 8  | 9  | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 |    |    |    |    |

| Sunday          | Monday | Tuesday                                                                                                                 | Wednesday                                                            | Thursday                                                                                                                                                                            | Friday | Saturday |
|-----------------|--------|-------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|----------|
| 27              | 28     | 29                                                                                                                      | 30                                                                   | 31                                                                                                                                                                                  | 1      | 2        |
| 3               | 4      | 5<br>9a.m.-1p.m.<br>Long Term Insurance<br>Business - Accident,<br>Sickness & Disability<br>Insurance<br>COB- Long Term | 6                                                                    | 7<br>9a.m.-1p.m.<br>Advanced Motor<br>Insurance Claims<br>COB-General                                                                                                               | 8      | 9        |
| 10              | 11     | 12<br>STATE LICENCING<br>EXAMS                                                                                          | 13<br>9a.m.-1p.m.<br>Ethics for Insurance<br>Professionals<br>ETHICS | 14<br>9a.m.-1p.m.<br>Corporate Governance<br>1 & Fundamentals of<br>AML/CFT/CPF<br>Laws & Regulations &<br>Other                                                                    | 15     | 16       |
| 17              | 18     | 19<br>9a.m.-1p.m.<br>Principles and<br>Practices of<br>Workmen's<br>Compensation<br>COB-General                         | 20                                                                   | 21                                                                                                                                                                                  | 22     | 23       |
| 24              | 25     | 26<br>9a.m.-1p.m.<br>Ethics & Social Media<br>For Insurance<br>Intermediaries<br>ETHICS                                 | 27                                                                   | 28<br>9a.m.-11a.m.<br>Mastering Customer<br>Service Essentials<br>Other<br>11.30a.m.-1.30p.m.<br>Understanding Legal Issues<br>with Homeowners &<br>Insurance<br>Laws & Regulations | 29     | 30       |
| 31<br>Labor Day | 1      | 2                                                                                                                       | 3                                                                    | 4                                                                                                                                                                                   | 5      | 6        |