P.02

STATE OF CALIFORNIA

John Garamendi, Insurance Commissioner

DEPARTMENT OF INSURANCE

Administration & Licensing Services Branch PRODUCER LICENSING BUREAU, EDUCATION SECTION 320 CAPITOL MALL SACRAMENTO, CA 95814 (916) 492-3064 (PAX) (916) 323-6851 - www.insurance.ca.gov

December 1, 2004

Provider Number: 126745

Mr. Gerald Owen 911 Arizona Ave., #1 Santa Monica, CA 90401

Subject: Provider and Course Approval

Dear Mr. Owen:

Your continuing education provider certification status and course applications have been approved and are contingent upon your compliance with our California Code of Regulations (CCR) and applicable California Insurance Code (CIC) sections as well as maintaining your active provider status, including timely renewal. You can only offer courses when your provider status is valid.

No course approved for either prelicensing or continuing education hours or any designation resulting from completion of such courses should be construed to be endorsed by the Commissioner. Your provider and course information is as follows:

Provider Number:

126745

Approval Period:

12-01-2004 to 12-31-2006

Course Title:

Should I or Shouldn't I? Finding and Following Your Ethical

Wisdom Path

Course Number:

159378

Course Category:

FX

Credit Hours:

Presentation Method: Contact

Designation Program: No

Approval Period:

12-01-2004 to 12-31-2006

A completed Class Presentation Schedule (Form 446-12) must be filed 14 days prior to your first class offering.

To reiterate, these approvals are subject to your compliance with the CCR and applicable CIC sections. Failure to comply may result in a rescission of these approvals. The enclosed Attachment A will assist you in the performance of your duties as the Provider Director for an approved continuing education provider.

Gerald Owen December 1, 2004 Page 2

Should you have any questions, you may call me at (916) 492-3034.

Sincerely,

Maria Cavazos

Education Analyst

Producer Licensing Bureau, Education Section

Enclosure