



**VML**  
Insurance  
Programs

There's still time left...

Don't delay in using  
your **FREE** training.

Training budget costs got you down?  
Access your **FREE** Online University credits today,  
unused balances will expire **\*March 31, 2010**.

\*Deadline extended from 12/31/09.

**Benefits Include...**

- Training on **your** schedule
- Training at **your** convenience
- Training without travel
- Training without expense
- Training credit towards your RMG requirements

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