

# California Department of Insurance

**MICHAEL BERNER**

License # *OM09946*

Pursuant to the requirements of the State of California Insurance Code,  
MICHAEL BERNER is authorized to act in the following capacity:

License  
Resident Insurance Producer  
Qualification  
Life-Only Agent

Expiration Date  
12/31/2019

Effective Date  
12/08/2017  
12/08/2017

Business Address: 933 E. Elizabeth St., Pasadena, California 91104



  
Dave Jones, Insurance Commissioner