GEORGIA LIFE AGENT

d. Level or flexible

	CONTENT OUTLINE	Policy loans, withdrawals, partial surrenders
	(80 scoreable questions plus 20 prefest questions)	 Nonforfeiture options Dividends and dividend options
	TYPES OF POLICIES13	12. Incontestability
	A. Traditional whole life products	13. Assignments
	Ordinary (straight) life	14. Suicide
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	Adjustable life	16. Settlement options
	B. Interest-sensitive life products	C. Policy exclusions
	Universal life	III. COMPLETING THE APPLICATION, UNDERWRITING.
	Variable whole life	AND DELIVERING THE POLICY
	Variable universal life	A. Completing the application
	Interest-sensitive whole life	Required signatures
	C. Term life	Changes in the application
	Level, decreasing, and increasing term	
	2. Special features	Consequences of incomplete applications
	a. Renewable	 Warranties and representations
		Collecting the initial premium and issuing the receipt
	b. Convertible	6. Replacement
	D. Annuities	Disclosures at point of sale (i.e. HIPAA, HIV consent
	 Single, level, and flexible premium 	B. Underwriting
	Immediate and deferred	1. Impurable interest
	Fixed and variable	Medical information and consumer reports.
	Equity Index:	3. Fair Credit Reporting Act
	E. Combination plans and variations	Risk classification
	1. Joint life	
	Survivorship life	C. Delivering the policy
	1. Outforespie	When coverage begins
t.,	POLICY RIDERS, PROVISIONS, OPTIONS, AND	Explaining the policy and its provisions, riders,
	EXCLUSIONS 29	exclusions, and ratings to the client
	A. Policy riders	D. Do Not Call List
	 Waiver of premium and waiver of premium with 	IV. TAXES, RETIREMENT, AND OTHER INSURANCE
	disability income	CONCEPTS
	Guaranteed insurability	A. Third-party ownership
	Payor benefit	
	Accidental death and/or accidental death and	B. Group life insurance
	dismemberment	Conversion privilege
		Contributory vs. noncontributory
	5. Term riders	C. Retirement plans
	Other insureds (e.g., spouse, children, nonfamily)	 Tax-qualified plans
	7. Cost of living	Nonqualified plans
	B. Policy provisions and options	D. Business insurance
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	2. Insuring clause	F. Tax treatment of insurance premiums, proceeds,
	3. Free look	dividends
	4. Consideration	
	5. Owner's rights	Individual life
	6. Beneficiary designations	2. Group life
		 Modified Endowment Contracts (MECs)
	Primary and contingent	G. Accelerated Death Benefits—Living Benefits
	 Revocable and irrevocable 	H. Endowments
	c. Changes	V. STATE LAWS, RULES, AND REGULATIONS
	d. Common disaster	그는 그들은 그는 그 아이들은 아이들이 가지 않는데 가지 않는데 이 경기를 받는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하
	e. Minor beneficiaries	 A. Georgia laws, rules, and regulations pertinent to Life
	7. Premium Payment	and Accident & Sickness insurance
	a. Modes	 Insurance Department and Commissioner
	b. Grace period	 Broad powers and duties
	c. Automatic premium loan	Ref: 33-2-1 through 33
	d. Level or flexible	 Examination of records

8. Reinstatement

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