### GEORGIA LIFE AGENT

d. Level or flexible

	CONTENT OUTLINE	<ol><li>Policy loans, withdrawals, partial surrenders</li></ol>
	(80 scoreable questions plus 20 prefest questions)	<ol> <li>Nonforfeiture options</li> <li>Dividends and dividend options</li> </ol>
	TYPES OF POLICIES13	12. Incontestability
	A. Traditional whole life products	13. Assignments
	Ordinary (straight) life	14. Suicide
	Limited-pay and single-premium life	15. Misstatement of age and gender
	477-01-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	
	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	<ol><li>Consequences of incomplete applications</li></ol>
	a. Renewable	<ol> <li>Warranties and representations</li> </ol>
		<ol><li>Collecting the initial premium and issuing the receipt</li></ol>
	b. Convertible	6. Replacement
	D. Annuities	<ol><li>Disclosures at point of sale (i.e. HIPAA, HIV consent</li></ol>
	<ol> <li>Single, level, and flexible premium</li> </ol>	B. Underwriting
	Immediate and deferred	1. Impurable interest
	<ol><li>Fixed and variable</li></ol>	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	<ol><li>Explaining the policy and its provisions, riders,</li></ol>
	EXCLUSIONS 29	exclusions, and ratings to the client
	A. Policy riders	D. Do Not Call List
	<ol> <li>Waiver of premium and waiver of premium with</li> </ol>	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
		<ol><li>Contributory vs. noncontributory</li></ol>
	5. Term riders	C. Retirement plans
	<ol><li>Other insureds (e.g., spouse, children, nonfamily)</li></ol>	<ol> <li>Tax-qualified plans</li> </ol>
	7. Cost of living	<ol><li>Nonqualified plans</li></ol>
	B. Policy provisions and options	D. Business insurance
	Entire contract	E. Social Security benefits and taxes
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	3. Free look	dividends
	4. Consideration	
	5. Owner's rights	Individual life
	6. Beneficiary designations	2. Group life
		<ol> <li>Modified Endowment Contracts (MECs)</li> </ol>
	Primary and contingent	G. Accelerated Death Benefits—Living Benefits
	<ul> <li>Revocable and irrevocable</li> </ul>	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
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	c. Automatic premium loan	Ref: 33-2-1 through 33
	d. Level or flexible	<ul> <li>Examination of records</li> </ul>

8. Reinstatement

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