



1. LIFE AND ACCIDENT & SICKNESS INSURANCE BASICS

This Course Provides:

4 CE Credits Life

4 CE Credits A&S

In this self-study course, the student will learn about the following:

- How life insurance began and developed throughout the years.
- Some of the myths of life insurance
- Types of insurance products and how they are different from each other.
- Other insurance products such as A&S – what are they? & How to use them?
- Dividends and options.
- Variable Contracts, Annuities.
- The process of Insurance Planning & Risk Management for Life & A&S products.
- Types of reinsurance.
- An overview of Life Insurance taxation.
- The different types of insurance distribution channels.
- Insurance contract provisions – What are they? How do they affect your policy?
- What are the legal responsibilities of an Advisor, Agent or Broker?