Course Outline

Life and Accidental Death and Dismemberment
Two-credit course

What Is Life Insurance?
I. Introduction
II. Term Life
III. Potential Candidates for Term Insurance
IV. Permanent Insurance
V. Whole Life
VI. Universal Life
VII. Variable Life
VIII. Return-of-Premium Life
IX. Policy Provisions
X. Policy Riders

Estimated Time to Complete: 30 minutes

Group and Business-Oriented Policies
I. Group Term Life
II. Group Term Life: Contributory vs. Noncontributory
III. Group Term Life: Contributory Advantages
IV. Group Term Life: Adverse Selection
V. Group Term Life: Conversion
VI. Group Term Life: Guaranteed Issue
VII. Business-Oriented Life Policies: COLI
VIII. Business-Oriented Life Policies: Funding DC Plans
IX. Business-Oriented Life Policies: Buy-Sell Agreements
X. Business-Oriented Life Policies: Key Person
XI. Specialty Life Policies

Estimated Time to Complete: 30 minutes

Underwriting and Eligibility
I. The Basics of Underwriting
II. Information Gathered in Underwriting
III. How Determinations Are Made
IV. Group Term Life Underwriting
V. Group Term Life Eligibility
VI. Common Eligibility Requirements

Estimated Time to Complete: 30 minutes

Accidental Death and Dismemberment
I. Principles of AD&D
II. Dismemberment
III. Special Benefits
IV. Common Exclusions
V. Current Case Law
Estimated Time to Complete: 30 minutes

Things to Consider

I. Tax Implications: Carrying a Policy
II. Tax Implications: Carrying Multiple Policies
III. Tax Implications: Straddling Costs
IV. Tax Implications for Employer and Employee
V. For the Individual
VI. For the Individual: Beneficiaries
VII. For the Individual: Premium Payment and Savings
VIII. Employee Concerns
IX. Employer Concerns

Estimated Time to Complete: 30 minutes

NOTE: The estimated time to complete each lesson is based on word count and assumes uninterrupted consumption of the course. Actual time to complete each lesson can vary widely based on familiarity with the topics and other factors. Time required to complete the course final exam is not counted in these estimates.