Federal Laws and Regulations 联邦法律和法规

Fair Credit Reporting Act 公平信用报告法

General Insurance Concepts 一般保险概念

Authority and Powers of Producers生产者的权限和权力

Classifications of Insurers 保险公司的分类

Elements of a Contract 合同的要素

Legal Interpretations Affecting Contracts 影响合同的法律解释

Risk风险

Life Accident and Health Insurance Basics人身意外和健康保险基础知识

Business Uses of Life Insurance人寿保险的商业用途

Company Underwriting公司核保

Factors in Premium Determination确定保费的因素

Field Underwriting现场核保

Insurable Interest可保利益

Limited Health Insurance Policies有限健康保险政策

Policy Delivery保单交付

Premium Frequency保费频率

Types of Losses and Benefits 损失和赔付的类型

Types of Life Insurance Policies 寿险政策的类型

Credit Life 信用人寿

Group Life Insurance 团体人寿保险

Indexed Universal Life 指数化万能险

Specialized Policies 专门的政策

Term Life Insurance 定期人寿保险

Universal Life 万能寿险

Variable Life 变异性人寿

Variable Universal 可变万能险

Whole (Permanent, Ordinary) Life Insurance 终身(永久、普通)寿险

Life Insurance Policy Provisions, Options, and Riders 寿险政策条款、选项和附加条款

Beneficiary Designation Options 受益人指定选项

Beneficiary-Related Clauses 与受益人有关的条款

Disability Riders 残疾附加条款

Nonforfeiture Options 不丧失权利的选项

Policy Exclusions 保单排除条款

Policy Loan and Withdrawal Options 保单贷款和取款选项

Riders Affecting Death Benefit Amount 影响死亡赔付金额的附加条款

Riders Covering Additional Insureds 涵盖额外被保险人的附加条款

Settlement Options 结算选项

Standard Life Insurance Provisions 标准人寿保险条款

Types of Beneficiaries 受益人的类型

Annuities 年金

Annuity Payment Options 年金支付选项

Annuity Principles and Concepts 年金原则和概念

Annuity Products 年金产品

Immediate versus Deferred Annuities 即时年金与递延年金

Uses of Annuities 年金的用途

Individual Accident and Health Insurance Policy Provisions 个人意外和健康保险政策条款

Other General Provisions 其他一般条款

Uniform Required Provisions 统一要求的条款

Disability Income and Related Insurance 残疾收入和相关保险

Business Disability Insurance商业伤残保险

Group Disability Income Insurance团体残疾收入保险

Individual Disability Income Insurance 个人残疾收入保险

Qualifications of Disability残疾的资格

Social Security Disability 社会保障残疾

Medical Plans 医疗计划

Cost Containment in Health Care Delivery 医疗保健服务的成本控制

Health Insurance Portability and Accountability Act 健康保险可携带性和责任法案

Medical Plan Concepts 医疗计划的概念

Provisions and Clauses 规定和条款

Types of Medical Plans医疗计划的类型

Group Health Insurance团体健康保险

Characteristics of Group Health Insurance 团体健康保险的特点

Employer Group Health Insurance 雇主团体健康保险

Health Insurance for Senior Citizens and Special Needs Individuals老年人和特殊需求者的健康保险

Medicare医疗保险

Medicare Supplement Insurance 医疗保险补充保险

Other Options for Individuals with Medicare 享有Medicare的个人的其他选择

Federal Tax Considerations for Life and Health Insurance 人寿和健康保险的联邦税收考虑因素

Consumer-Driven Health Plans 以消费者为导向的健康计划

Health Insurance Premiums and Benefits 健康保险的保费和福利

Modified Endowment Contracts 修改后的捐赠合同

Taxation of Personal Life Insurance 个人人寿保险的税收问题