



# INDUSTRY ADVANTAGE

## Learning Paths

Select any learning path to view the courses in it.

### ANNUITY

- Annuity Fundamentals
- Annuity Administration
- Annuity Products

### LIFE

- Life Insurance Fundamentals
- Life Insurance Products
- Life Insurance Underwriting
- Life Insurance Claims
- Life Insurance Policy Provisions
- Reinsurance

### WORKPLACE BENEFITS

- Workplace Benefits Fundamentals
- Group Insurance
- Group Underwriting
- Institutional Retirement Products

### GENERAL INTEREST

- Artificial Intelligence (AI) Literacy
- Financial Literacy and Wellness



*Click on any course name to learn more.*

### **Annuity Fundamentals Learning Path**

- The Purpose of Annuities
- Introduction to Annuities
- Intro to Fixed Annuities
- Intro to Variable Annuities
- Immediate and Deferred Annuities
- Annuity Payout Options
- The Life Insurance Ecosystem
- How Are Individual Annuities Sold?
- Choose the Annuity: Case Studies

### **Annuity Administration Learning Path**

- Annuity Contract Free-Look Provisions
- Annuity Premium Payments
- Annuity Disbursements for Withdrawals
- Determining Annuity Payouts for SPIAs
- Indexed Crediting Rates in Fixed Indexed Annuities (FIAs)
- Processing Annuity Cash Surrenders
- Administering Annuity Death Benefits

### **Annuity Products Learning Path**

- Intro to Fixed Annuities
- Intro to Variable Annuities
- Immediate and Deferred Annuities
- Single-Premium Immediate Annuities (SPIAs)
- Qualified and Nonqualified Annuities
- Indexed Crediting Rates in Fixed Indexed Annuities (FIAs)
- How Insurers Make Money on Fixed Annuities
- How Insurers Make Money on Variable Annuities

*Click on any course name to learn more.*

### **Life Insurance Fundamentals Learning Path**

- The Purpose of Life Insurance
- Insurance Terminology
- Insurable Risk
- Risk Management Basics
- The Life Insurance Ecosystem
- Policy Reserves
- The Basics of Term and Permanent Life Insurance
- Individual Life Insurance Beneficiaries
- Participating Insurance Policies and Policy Dividends
- Life Insurance Case Studies

### **Life Insurance Products Learning Path**

- Term Life Insurance
- Whole Life Insurance
- Universal Life Insurance Products
- Indexed Universal Life Essentials
- Participating Insurance Policies and Policy Dividends
- Accelerated Death Benefits
- Accidental Death Benefits
- Insurability Riders
- Insurance Expansion Riders
- Supplemental Disability Benefits
- Life Insurance Case Studies

### **Life Insurance Underwriting Learning Path**

- Overview of the New Business Process
- Field Underwriting and Submitting an Application
- New Business Activities: From Application to Policy Issue
- Handling Nonstandard Risks and Misrepresentations During Underwriting
- Types of Risk Factors in Life Insurance Underwriting
- Risk Classes and Premiums
- Sources of Medical Underwriting Information
- Assessing Medical Impairments, Age, Sex, and Build in Underwriting
- Assessing Personal Risk Factors in Life Insurance Underwriting
- Risks Deterred by Financial Underwriting
- Sources of Information for Financial Underwriting
- Financial Underwriting: Assessing the Amount of Coverage

### **Life Insurance Claims Learning Path**

- The Importance of Effective Claim Administration
- Unfair Claim Practices
- Introduction to Fraud Prevention in the Claims Process
- Life Claims: Verifying Coverage Was in Force
- Life Claims: Verifying the Deceased Is Covered
- Life Claims: Proof of Death Required in the United States
- Life Claims Involving Contestability and Exclusions
- Life Claims: Paying Policy Proceeds
- Life Claims: Determining the Proper Payee

*Click on any course name to learn more.*

### **Life Insurance Policy Provisions Learning Path**

- Policy Provisions Overview
- Policy Provisions Unique to Cash Value Policies
- Policy Provisions Relating to Premium Payments
- Incontestability and Misstatement of Age and Sex Provisions
- Change of Ownership Provisions
- The Suicide Exclusion and Other Policy Exclusions

### **Reinsurance Learning Path**

- Reinsurance Basics
- Assumption and Indemnity Reinsurance
- Reinsurance Benefits and Costs
- Automatic and Facultative Reinsurance

# WORKPLACE BENEFITS

*Click on any course name to learn more.*

## Workplace Benefits Fundamentals Learning Path

- Navigating the Benefits Industry Ecosystem
- The History of Employee Benefits in the United States
- Legally Mandated Employee Benefits
- Overview of Core Employee Benefits
- Overview of Non-Core Employee Benefits
- What Makes an Effective Financial Wellness Program?
- Who Regulates Retirement Plans?

## Group Insurance Learning Path

- Group Insurance Basics
- Group Life Insurance Contracts
- Forms of Group Life Insurance Plans
- Group Life Insurance Benefit Schedules and Settlement Options
- Group Life Insurance Plan Administration
- Group Life Insurance Termination and Conversion
- State Jurisdiction Over Group Life Insurance Contracts

## Group Underwriting Learning Path

- Group Underwriting: Assessing Risk Factors
- Group Underwriting: Eligibility Requirements
- Sources of Group Underwriting Information
- Underwriting Group Life Coverage
- Group Premium Rating Methods and Premium Refunds
- Late Enrollees and Renewal Underwriting for Group Life Insurance

## Institutional Retirement Products Learning Path

- ERISA and Retirement Plans
- Overview of Defined Benefit and Defined Contribution Plans
- Defined Benefit (DB) Pension Plans
- 401(k) Plans: Eligibility, Contributions, and Vesting
- 401(k) Hardship Withdrawals, Loans, and Other Distributions
- 401(k) Plan Contributions and Taxation
- 403(b) Retirement Plans
- Small Business and Self-Employed Retirement Plans
- 457(b) Retirement Plans

# GENERAL INTEREST

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## **Artificial Intelligence (AI) Literacy**

- AI Basics: An Introduction to Artificial Intelligence for Life Insurance Professionals
- Artificial Intelligence: Past, Present, and Future
- Artificial Intelligence (AI) and Generative AI in the Insurance Industry
- Confronting the Ethical Challenges of Artificial Intelligence
- Artificial Intelligence Governance for Fair and Safe Use

## **Financial Literacy and Wellness**

- Creating a Financial Plan
- Creating a Budget and Managing Debt
- Investing Basics
- Using Insurance to Manage Risks