

**Life and Health Consultant
Examination Study Outline
Kentucky Life, Accident, and Health Insurance License Exam Manual
Kaplan Financial Education 3rd Edition 2007
150-Question Examination**

Units Relevant to Life and Health (40% of test) - 60 items

Units 12, 31	Application Process
Units 13, 31	Underwriting Process
Units 8, 31	Premium Payments
Units 6, 28, 29, 30	Policy Provisions
Units 7, 28	Riders and Endorsements
Units 14, 29	Claims
Unit 20	Legal and Professional Aspects
Unit 21	Government Programs
Units 22, 23, 36, 37	Life and Health Insurance Candidates
Units 15, 32	Group Insurance
Unit 38	All Licensing Candidates
Unit 16	Business Insurance
Units 18, 35	Tax Treatment of Insurance
KRS 304	Kentucky Law

Units Relevant to Life (30% of test) - 45 items

Unit 1	Introduction to Life Insurance
Unit 2	The Need for Life Insurance
Unit 3	Permanent Life Insurance
Unit 4	Term Life Insurance and Other Plans
Unit 5	Annuities
Unit 9	Dividends
Unit 10	Nonforfeiture and Settlement Options
Unit 11	Policy Loans
Unit 17	Retirement Plans
Unit 19	Life Insurance Companies

Units Relevant to Health (30% of test) - 45 items

Unit 24	Types of Health Insurance Policies
Unit 25	Disability Income Insurance
Unit 26	Medical Expense Insurance
Unit 27	Health Insurance Providers
Unit 33	Special Types of Health Policies
Unit 34	Social Health Insurance