

**Michigan Life, Accident and Health Producer**  
**Series 16-80**  
**150 Items - 2 1/2 Hours**  
**75% (113 Correct to Pass)**

**Percentage # of Items**

	<b>Percentage</b>	<b># of Items</b>
<b>Insurance Regulation 11% (17 items)</b>	<b>11.0%</b>	<b>17</b>
Company Regulation		
Producer Appointment (500.1208a, .1208b, .1209, .1411)		
Termination of Appointment (500.1208b, .1209)		
Producer Regulation		
Duties (500.1201a, .1202)		
Commissions (500.1240, .2011)		
Types of Licensees (500.1206)		
Producer (500.240, 500.1201, .1201a, .1204, .1205, .1206, .1206b, .1240)		
Counselor (500.1232, .1234, .1236)		
Business Entity (500.1201, .1205)		
Maintenance and Duration		
Change of Name and Address (500.1206(5))		
Reporting of Actions (500.1208b, .1239, .1244, .1246, .1247)		
Assumed Names (500.1211a)		
Continuing Education Requirements (500.1204, .1204c, .1204d, .1204e, .1204f, .1206)		
Disciplinary Actions		
Cease and Desist Order (500.1244, .2038)		
Suspension, Revocation, Refusal to Issue or Renew (500.1200, .1209, .1239, .1244, .1379, .2029, .2043)		
Penalties and Fines (500.1242, .1244, .1379, .2038, .2040, .2064, .2069)		
Unfair Insurance Trade Practices (500.1239, .1244, .2003, .2006-.2014, .2016-.2021, .2026, .2029)		
Misrepresentation (500.2005, .2005a, .2055, .2057, .2064, .2218)		
False Information and Advertising (500.2001, .2002, .2005, .2005a, .2007, .2055, .2057, .2064; R500.651-.669; R500.1371-.1387)		
Inducement (500.2005(f), .2024, .2064(2), .2066, .2069, .2070)		
False Statement (500.1015, .2014, .2018, .2055, .2062, .2474, .2666)		
Deception (500.2007, .2009; 600.2911)		
Boycott, Coercion, and Intimidation (500.1242, .2012)		
Unfair Discrimination (500.2019, .2020, .2027, .2082)		
Rebating (500.2024, .2024a, .2066, .2069, .2070)		
Fiduciary Responsibilities (500.1207)		
Forgery (500.1239)		
Insurance Fraud Regulation (500.2088, .4501, .4503, .4507, .4509, .4511, .8197; 752.1003, .1005)		
Consumer Privacy Regulation (500.501, .503, .505, .507, .513, .515, .533, .535, .2005a, .4501, .4507, .4509; R500.551-.560)		
<b>General Insurance 10% (15 items)</b>	<b>10%</b>	<b>15</b>
Concepts		
Risk Management Key Terms		
Risk		
Loss		
Methods of Handling Risk		
Avoidance		
Retention		
Reduction		
Transfer		
Elements of Insurable Risks		
Adverse Selection		
Law of Large Numbers		
Insurers		
Types of Insurers		
Stock Companies		
Mutual Companies		
Marketing (Distribution) Systems		
Producers and General Rules of Agency		
Producer/Insurer Relationship		
Authority and Powers of Producers		
Express		
Implied		
Apparent		
Responsibilities to the Applicant/Insured		
Contracts		
Elements of a Legal Contract		
Offer and Acceptance		
Consideration		
Competent Parties		
Legal Purpose		
Distinct Characteristics of an Insurance Contract		
Legal Interpretations affecting Contracts		
Indemnity		
Representations/Misrepresentations		

Michigan Life, Accident and Health Producer Series 16-80 150 Items - 2 1/2 Hours 75% (113 Correct to Pass)			Percentage	# of Items
Warranties				
Concealment				
Fraud				
Waiver and Estoppel				
<b>Life Insurance Basics 10% (15 items)</b>			<b>10%</b>	<b>15</b>
Michigan Life Insurance Laws				
Insurable Interest (500.2207, .2211)				
Regulation of Variable Products (SEC, FINRA, and Michigan) (R500.830-.839, .841-.842; Bul 09-15)				
Solicitation and Sales Presentations (500.1371-.1383)				
Advertising (R500.1371-.1387)				
Life and Health Insurance Guaranty Association (500.7702)				
Illustrations				
Policy Summary				
Buyer's Guides for Life Insurance and Annuities				
Replacement (R500.601-.606)				
Use and Disclosure of Insurance Information				
Selection Criteria and Unfair Discrimination (500.2027)				
Personal Uses of Life Insurance				
Estate Creation				
Cash Accumulation				
Security				
Liquidity				
Estate Conservation				
Determining Amount of Personal Life Insurance				
Human Life Value Approach				
Needs Approach				
Types of Information Gathered				
Determining Lump-Sum Needs				
Planning for Income Needs				
Business Uses of Life Insurance				
Buy-Sell Funding				
Key Person				
Classes of Life Insurance Policies				
Group versus Individual				
Permanent versus Term				
Participating versus Nonparticipating				
Fixed versus Variable Life Insurance and Annuities				
Premiums				
Premium Payment Mode				
Producer Responsibilities				
Field Underwriting				
Notice of Information Practices				
Application Procedures including Conditional Receipts				
Delivery				
Policy Review				
Effective Date of Coverage				
Premium Collection				
Statement of Good Health				
Individual Underwriting by the Insurer				
Information Sources and Regulation				
Application				
Producer Report				
Attending Physician Statement				
Investigative Consumer (Inspection) Report				
Medical Information Bureau (MIB)				
Medical Examinations and Lab Tests including HIV				
Classification of Risks				
Preferred				
Standard				
Substandard				
<b>Life Insurance Policies 5.5% (8 items)</b>			<b>5.5%</b>	<b>8</b>
Term Life Insurance				
Level Term				
Renewable Term				
Level Premium Term				
Whole Life Insurance				
Continuous Premium (Straight Life)				
Limited Payment				

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Series 16-80

150 Items - 2 1/2 Hours

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Percentage # of Items

	Percentage	# of Items
Single Premium		
Graded Premium		
Modified Life		
Interest Sensitive		
Equity Index		
Flexible Premium Policies		
Adjustable Life		
Group Life Insurance		
Characteristics of Group Plans		
Group Underwriting Requirements		
Life Insurance Policy Law		
Group Life Conversion to Individual Policy (500.4438)		
Universal Life (500.4001, .4037, .4038)		
<b>Life Insurance Policy Provisions, Options, and Riders 10% (15 items)</b>	<b>10%</b>	<b>15</b>
Standard Provisions		
Ownership		
Assignment		
Entire Contract (500.4014)		
Modifications		
Right to Examine (Free Look) (500.4015, .4073)		
Payment of Premiums (500.4010)		
Grace Period (500.4012)		
Reinstatement (500.4028)		
Incontestability (500.4014)		
Misstatement of Age Or Gender (500.4018)		
Exclusions and Restrictions (500.4046)		
Interest on Insurance Proceeds (500.4060)		
Beneficiaries		
Designation Options		
Individuals		
Classes		
Minors		
Trusts		
Succession		
Revocable versus Irrevocable		
Settlement Options		
Cash Payment		
Interest Only		
Fixed-Period Installments		
Fixed-Amount Installments		
Life Income		
Single Life		
Joint and Survivor		
Nonforfeiture Options		
Cash Surrender Value		
Extended Term		
Reduced Paid-Up Insurance		
Policy Loan and Withdrawal Options		
Cash Loans		
Automatic Premium Loans		
Withdrawals Or Partial Surrenders		
Dividend Options		
Cash Payment		
Reduction of Premium Payments		
Accumulation at Interest		
One-Year Term Option		
Paid-Up Additions		
Disability Riders		
Waiver of Premium/Waiver of Stipulated Premium (Universal Life)		
Waiver of Cost of Insurance		
Disability Income Benefit		
Payor Benefit Life/Disability (Juvenile Insurance)		
Living Benefit Provisions/Riders (500.3928, .3949)		
Accelerated		
Conditions for Payment		
Effect on Death Benefit		
Long-Term Care		
Conditions for Payment		

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Percentage # of Items

	Percentage	# of Items
Effect on Death Benefit		
Riders Covering Additional Insureds		
Spouse/Other-Insured Term Rider		
Children's Term Rider		
Family Term Rider		
Riders Affecting the Death Benefit Amount		
Accidental Death		
Guaranteed Insurability		
Cost of Living		
Return of Premium		
<b>Annuities 4% (6 items)</b>	<b>4%</b>	<b>6</b>
Annuity Principles and Concepts		
Accumulation Period versus Annuity Period		
Owner, Annuitant, and Beneficiary		
Insurance Aspects of Annuities		
Immediate versus Deferred Annuities		
Single Premium Immediate Annuities (SPIAs)		
Deferred Annuities		
Premium Payment Options		
Nonforfeiture		
Death Benefits		
Annuity Products		
Fixed Annuities		
General Account Assets		
Interest Rate Guarantees (Minimum versus Current)		
Level Benefit Payment Amount		
Equity Indexed Annuities		
Market Value Adjusted Annuities (Modified Guaranteed Annuities)		
Uses of Annuities		
Lump Sum Settlements		
Qualified Retirement Plans		
Group versus Individual Annuities		
Personal Uses		
Individual Retirement Accounts (IRAs)		
Tax-Deferred Growth		
Retirement Income		
Education Funds		
<b>Federal Tax Considerations for Life Insurance, Annuities, and Qualified Plans 3.5% (5 items)</b>	<b>3.5%</b>	<b>5</b>
Taxation of Personal Life Insurance		
Amounts Available to Policyowner		
Cash Value Increases		
Dividends		
Policy Loans		
Surrenders		
Amounts Received by Beneficiary		
General Rule and Exceptions		
Settlement Options		
Taxation of Non-Qualified Annuities		
Individually-Owned		
Accumulation Phase (Tax Issues Related to Withdrawals)		
Annuity Phase and the Exclusion Ratio		
Distributions at Death		
Corporate-Owned		
Taxation of Individual Retirement Accounts (IRAs)		
Traditional IRAs		
Contributions and Deductible Amounts		
Premature Distributions (including Taxation Issues)		
Annuity Phase Benefit Payments		
Amounts Received by Beneficiary		
Roth IRAs		
Contributions and Limits		
Distributions		
Rollovers and Transfers (IRAs and Qualified Plans)		
Section 1035 Exchanges		
General Requirements for Qualified Retirement Plans		
Taxation of Distributions (Age-Related)		
<b>Accident and Health Insurance Basics 10% (15 items)</b>	<b>10%</b>	<b>15</b>
Definitions		

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Series 16-80

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Percentage # of Items

	Percentage	# of Items
Accidental Injury		
Sickness		
Principal Types of Losses and Benefits		
Loss of Income from Disability		
Hospital/Medical Expense		
Dental Expense		
Long-Term Care Expense/Home Health Care		
Classes of Health Insurance Policies		
Limited versus Comprehensive		
Limited Policies		
Limited Benefits		
Required Notice to Insured		
Types of Limited Policies		
Accident-Only		
Critical Illness		
Hospital Indemnity (income)		
Credit Disability		
Blanket Insurance (500.701, .3400, .3402d, .3402e, .3402f, .3402g)		
Prescription Drugs		
Dental		
Vision Care		
Medicare Supplements		
Common Exclusions from Coverage		
Producer Responsibilities in Individual and Group Health Insurance		
Marketing Requirements		
Advertising (R500.651-.658, .660-.668)		
Life and Health Insurance Guaranty Association (500.7702)		
Outline of Coverage (R500.656-.658, .661)		
Field Underwriting		
Nature and Purpose		
Disclosure of Information about Individuals		
Application Procedures		
Requirements at Delivery of Policy		
Common Situations for Errors and Omissions		
Individual Underwriting by the Insurer		
Underwriting Criteria		
Sources of Underwriting Information		
Application		
Producer Report		
Investigative Consumer Report		
Medical Information Bureau (MIB)		
Medical Examinations and Lab Tests		
Use of Genetic Information (500.3407b)		
Classification of Risks		
Preferred		
Standard		
Substandard		
Considerations in Replacing Health Insurance		
Benefits, Limitations, and Exclusions		
Underwriting Requirements		
Producer Liability for Errors and Omissions		
<b>Individual Accident, Health, and Disability Insurance Policy General Provisions 4.5% (7 items)</b>	<b>4.5%</b>	<b>7</b>
Required Provisions		
Entire Contract; Changes (500.3407)		
Time Limit on Certain Defenses (500.3408)		
Grace Period (500.3410)		
Reinstatement (500.3411)		
Claim Procedures (500.2006, .3412-.3418)		
Physical Examinations and Autopsy (500.3420)		
Legal Actions (500.1247, 3422)		
Right to Examine (Free Look) (500.3409)		
Optional Provisions		
Change of Occupation (500.3432)		
Misstatement of Age (500.2218, .3434)		
Other Insurance in this Insurer (500.3436)		
Insurance with Other Insurers		
Unpaid Premium (500.3446)		
Conformity with State Statutes (500.3450)		

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Illegal Occupation (500.3452)		
Other General Provisions		
Renewability Clause (500.2213b; R500.658)		
Noncancelable		
Guaranteed Renewable		
Conditionally Renewable		
Renewable at Option of Insurer		
<b>Disability Income and Related Insurance 5.5% (8 items)</b>	<b>5.5%</b>	<b>8</b>
Qualifying for Disability Benefits		
Inability to Perform Duties		
Own Occupation		
Any Occupation		
Presumptive Disability		
Requirement to be under Physician Care		
Individual Disability Income Insurance		
Basic Total Disability Plan		
Income Benefits (Monthly Indemnity)		
Elimination and Benefit Periods		
Waiver of Premium Feature		
At-Work Benefits		
Partial Disability Benefit		
Refund Provisions		
Return of Premium		
Exclusions		
Unique Aspects of Individual Disability Underwriting		
Occupational Considerations		
Benefit Limits		
Group Disability Income Insurance		
Group versus Individual Plans		
Short-Term Disability (STD)		
Business Disability Insurance		
Key Person Disability Income		
Buy-Sell Disability		
Business Overhead Expense		
Workers' Compensation		
Benefits		
<b>Medical Plans 9% (14 items)</b>	<b>9%</b>	<b>14</b>
Medical Plan Concepts		
Specified Coverages versus Comprehensive Care		
Benefit Schedule versus Usual/Reasonable/Customary Charges		
Types of Plans		
Major Medical Insurance (Indemnity Plans)		
Characteristics		
Common Limitations		
Exclusions from Coverage		
Provisions affecting Cost to Insured		
Health Maintenance Organizations (HMOs)		
General Characteristics		
Preventive Care Services		
Primary Care Physician (PCP)		
Specialty Physician		
Referral and Authorization requirements		
Emergency Care		
Other Basic Services		
Preferred Provider Organizations (PPOs)		
General Characteristics		
In-Network and Out-of-Network Provider Access		
PCP Referral		
Indemnity Plan Features		
Point-of-Service (POS) Plans		
General Characteristics		
PCP without Referral		
Cost Containment in Health Care Delivery		
Utilization Review		
Precertification Authorization (Prospective Review)		
Concurrent Review		
Prior Authorization		
Step Therapy		

Michigan Life, Accident and Health Producer Series 16-80 150 Items - 2 1/2 Hours 75% (113 Correct to Pass)			Percentage	# of Items
Michigan Eligibility Requirements (Individual and/or Group)				
Dependent Child Age Limit (500.2264, .3402, .3406h)				
Child Enrollment; Non-Custodial Parents (500.2264, .3406g, .3406h)				
Newborn Child Coverage (500.3403)				
Adopted Children (500.4426)				
Health Insurance Portability and Accountability Act (HIPAA) Requirements				
Eligibility				
Guaranteed Issue				
Pre-Existing Conditions				
Creditable Coverage				
Renewability				
<b>Group Health Insurance 5.5% (8 items)</b>			<b>5.5%</b>	<b>8</b>
Characteristics of Group Insurance				
Group Contract				
Certificate of Coverage (500.3402)				
Experience Rating versus Community Rating				
Types of Eligible Groups				
Employment-Related Groups				
Individual Employer Groups				
Associations (Alumni, Professional, Other)				
Customer Groups (Depositors, Creditor-Debtor, Other)				
Employer Group Health Insurance				
Insurer Underwriting Criteria				
Characteristics of Group				
Plan Design Factors				
Administrative Capability				
Eligibility for Coverage				
Annual Open Enrollment				
Employee Eligibility				
Dependent Eligibility				
Coordination of Benefits Provision (500.3402b, 500.3406s; 550.251-.255)				
Change of Insurers or Loss of Coverage				
Coinsurance and Deductible Carryover				
No-Loss No-Gain				
Events that Terminate Coverage				
Continuation of Coverage under COBRA and Michigan Specific Rules (500.3708)				
Small Employer Medical Plans				
Definition of Small Employer (500.3701)				
Eligibility of Employees (500.3701, .3707)				
Renewability (500.3701, .3711)				
<b>Dental Insurance 1.5% (2 items)</b>			<b>1.5%</b>	<b>2</b>
Indemnity Plans				
Choice of Providers				
Scheduled versus Nonscheduled Plans				
Benefit Categories				
Diagnostic/Preventive Services				
Basic Services				
Major Services				
Orthodontics				
Deductibles and Coinsurance				
Combination Plans				
Exclusions				
Limitations				
Predetermination of Benefits				
Usual/Reasonable/Customary Charges				
<b>Health Insurance for Senior Citizens and Special Needs Individuals 8% (12 items)</b>			<b>8%</b>	<b>12</b>
Medicare				
Financing and Administration				
Part A - Hospital Insurance				
Individual Eligibility Requirements				
Enrollment				
Part B - Medical Insurance				
Individual Eligibility Requirements				
Enrollment				
Coverages and Cost-Sharing Amounts				
Part C - Medicare Advantage				
Individual Eligibility Requirements				
Enrollment				

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Annual Certification		
Part D - Prescription Drug Insurance		
Individual Eligibility Requirements		
Enrollment		
Medicare Supplements (500.3803-.3835, .3839-.3861)		
Purpose		
Enrollment		
Standardized Medicare Supplement Plans		
Other Options for Individuals with Medicare		
Employer Group Health Plans		
Employees with Kidney Failure		
Individuals Age 65 or Older		
Medicaid		
Eligibility		
Benefits		
Long-Term Care (LTC) Insurance (500.3901-.3955)		
Eligibility for Benefits		
Levels of Care		
Skilled Nursing Care		
Intermediate Care		
Custodial Care		
Home Health Care or Assisted Living (500.3913)		
Adult Day Care		
Respite Care		
Benefit Periods		
Benefit Amounts		
Optional Benefits		
Guarantee of Insurability		
Return of Premium		
Qualified LTC Plans (State and Federal)		
Exclusions		
Underwriting Considerations		
Michigan Regulations and Required Provisions (500.3901-.3955)		
Standards for Marketing (500.3942)		
Shopper's Guide (500.3937)		
Summary of Coverage (500.3933)		
Required Disclosure Provisions (500.3923)		
Replacement (500.3917)		
Right to Return (500.3943)		
Inflation Protection (500.3909)		
<b>Federal Tax Considerations for Health Insurance 2% (3 items)</b>	<b>2%</b>	<b>3</b>
Personally-Owned Health Insurance		
Disability Income Insurance		
Medical Expense Insurance		
Dental Insurance		
Long-Term Care Insurance		
FSAs, HRAs, and HSAs		
Employer Group Health Insurance		
Disability Income (STD, LTD)		
Benefits Subject to FICA		
Accidental Death and Dismemberment		