

# Life – Limited to the Payment of Funeral and Burial Expense

(Previously known as Life-Limited to PreNeed)  
California Examination Objectives

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## Overview

Effective January 1, 2007, the California Insurance Code (CIC) was amended by adding Section 1676(c). CIC Section 1676(c) states that an applicant for a life agent license who is limited by the terms of a written agreement with an insurer to transact only specific life insurance policies or annuities having an initial face amount of twenty thousand dollars (\$20,000) or less that are designated for the payment of funeral and burial expenses, shall not be required to take the full life agent examination to obtain a license. Those applicants shall be required to take an examination developed to test their knowledge of topics relevant to the type of policies that they are restricted to sell. CIC Section 1677 requires that the Life – Limited to the Payment of Funeral and Burial Expenses examination be of sufficient scope to satisfy the Insurance Commissioner that an applicant has sufficient knowledge of insurance and insurance laws to transact the type of policies that they are restricted to sell.

For purposes of the examination, the applicant must pass a Life - Limited to the Payment of Funeral and Burial Expenses examination that shows that the applicant has sufficient knowledge and comprehends the following items:

- (1) With the most specific knowledge required in:
  - \* funeral insurance contracts
  - \* mandatory policy provisions of a funeral insurance contract
  - \* benefits of a funeral insurance contract
  - \* annuity policies
  
- (2) With specific knowledge required in:
  - \* basic life insurance concepts and principles
  - \* responsibilities and authority of a Life – Limited to the Payment of Funeral and Burial Expenses license
  - \* senior insurance products
  
- (3) With a general understanding of:
  - \* life insurance programs
  - \* what is happening in today's insurance marketplace
  - \* common requirements and provisions of a life insurance contract
  
- (4) With a general understanding and familiarity with:
  - \* the California Insurance Code
  - \* the ethics standards expected of all licensees

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## **Educational Objectives**

The educational objectives are derived from the following pages. They are derived from the applicable curriculum outline topics contained in Prelicensing Education for Life-Only Agents, Title 10, Chapter 5, Subchapter 1, Article 6.5, Section 2187 of the California Code of Regulations (CCR).

## **Code and Ethics**

The examination objectives for Code and Ethics are incorporated in the following pages. The individual objectives may be identified by “(CIC XXXX)” or “(Ethics)” or “(Code).” References to “Code” or “CIC” in the examination objectives mean the California Insurance Code.

## **The Examination**

Examination questions are based on the examination objectives. Mastery of the examination objectives should guarantee success on the examination.

The Life – Limited to the Payment of Funeral and Burial Expenses examination does not measure sales or communications skills, self management, motivation, knowledge of agency or company procedures or policy rating skills.

The applicant for a Life – Limited to the Payment of Funeral and Burial Expenses license, without any aids (e.g. reference materials, electronic aids) is allowed two hours (or 120 minutes) to answer the 90-question multiple-choice examination.

The California Department of Insurance’s examinations are administered at the following locations beginning at 8:30 a.m. and 1:00 p.m., Monday through Friday except on state holidays:

### **Sacramento:**

California Department of Insurance  
Examination Site  
320 Capitol Mall, 1<sup>st</sup> Floor  
Sacramento, CA 95814

### **Los Angeles:**

California Department of Insurance  
Examination Site  
300 South Spring Street, North Tower, Suite 1000  
Los Angeles, CA 90013

### **San Francisco:**

California Department of Insurance  
Examination Site  
45 Fremont Street, 22<sup>nd</sup> Floor  
San Francisco, CA 94105

Check-in is at 8:00 a.m. for the 8:30 a.m. examination, and check-in is at 12:30 p.m. for the 1:00 p.m. examination.

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PSI's test centers are located at the following locations:

Anaheim	El Monte	Sacramento	Ventura
Atascadero	Fresno	San Diego	Visalia
Bakersfield	Hayward	San Francisco	Walnut Creek
Burbank	Redding	Santa Clara	
Carson	Riverside	Santa Rosa	

The check-in times and driving directions to PSI's test centers are listed on pages 3, 4, and 5 in the [Candidate Information Bulletin](#).

For additional information on license examinations (i.e. online examination scheduling, fingerprint requirements, examination admittance, forms of identification, check your scheduled examination date, check your examination results), please review the following link:

<http://www.insurance.ca.gov/0200-industry/0010-producer-online-services/0200-exam-info/index.cfm>

## **Candidate Information Bulletin**

The Candidate Information Bulletin (CIB) provides detailed information on how to prepare for your license examination, prelicensing education requirements, examination site procedures, sample examination questions, test taking strategies, and driving directions to the California Department of Insurance's examination sites and PSI's test centers that are located throughout California. Please review the following link:

<http://www.insurance.ca.gov/0200-industry/0020-apply-license/0100-indiv-resident/CandidateInformation.cfm>

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### I. GENERAL INSURANCE (18 questions (20 percent) on the examination)

#### I. A. Contract Law (6 questions of the 18 General Insurance questions)

1. Be able to identify and compare contract law and tort law.
2. Be able to identify the four major elements of a contract:
  - a. agreement, offer and acceptance;
  - b. competent parties;
  - c. legal purpose;
  - d. consideration.
3. Be able to identify the meaning and effect of the following special characteristics of an insurance contract:
  - a. contract of adhesion;
  - b. conditional contract;
  - c. aleatory;
  - d. unilateral;
  - e. personal;
  - f. utmost good faith;
  - g. indemnity.
4. Be able to identify the term “insurance policy” (Section 380 of the CIC).
5. Be able to identify the meaning and effect of each of the following on a contract:
  - a. fraud (Sections 338, 1871.1-1871.4 of the CIC);
  - b. concealment (Sections 330-339 of the CIC);
    - i. Be able to identify information that does not need to be communicated in a contract (Section 333 of the CIC):
      - 1) known information;
      - 2) information that should be known;
      - 3) information which the other party waives;
      - 4) information that is not material to the risk.
  - c. warranty (Sections 440-445, 447 of the CIC);
    - i. know that a representation in an insurance contract qualifies as an implied warranty.
  - d. materiality (Section 334 of the CIC);
    - i. know that the materiality of concealment is the rule used to determine the importance of a misrepresentation.
  - e. representations (Sections 350-361 of the CIC);
    - i. know when a representation can be altered or withdrawn (Section 355 of the CIC);
    - ii. know that a representation is false when the facts fail to correspond with its assertions or stipulations (Section 358 of the CIC).
  - f. misrepresentation (Section 780-784).

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6. Be able to identify six required specifications for all insurance policies (Section 381 of the CIC).
  - a. know that the financial rating of the insurer is not required to be specified in the insurance policy (Section 381 of the CIC).
7. Be able to identify:
  - a. the meaning of the term rescission;
  - b. when an insurer has the right of rescission (Sections 331, 338, 359, 447 of the CIC);
    - i. know that either intentional or unintentional concealment entitles an injured party to rescission of a contract (Section 331 of the CIC).
8. Given an insurance situation, be able to identify the following terms correctly:
  - a. application , policy, rider;
  - b. cancellation, lapse, renewal / non-renewal, grace period;
  - c. rate / premium and earned / unearned premium.

### I. GENERAL INSURANCE (18 questions (20 percent) on the examination)

#### I. B. The Insurance Marketplace (12 questions of the 18 General Insurance questions)

##### I. B. 1. Producers

1. Given a situation involving the legal relationship of a Life – Limited to the Payment of Funeral and Burial Expenses licensee and a principal (an insurer or agency principal) or an insured/applicant, be able to assess:
  - a. the legal relationship;
  - b. the responsibilities and duties of each;
  - c. the effect of the types of authority a licensee may have (express, implied, or apparent).
2. With regard to the underwriting of applicants and / or insureds, be able to:
  - a. identify a producer's responsibilities;
  - b. differentiate between the limitations placed on insurer pre-selection and post-selection activities.
3. Be able to identify a definition of Life – Limited to the Payment of Funeral and Burial Expenses licensee (Section 1676(c) of the CIC).
4. Be able to identify the Code definition of transact and why the definition is important (Sections 35, 1621-1624, 1631, 1633 of the CIC).
5. Be able to identify the differences between the terms "agent" and "broker" with respect to their relationship with insurers and with their insureds.
6. Be able to identify the Code provisions regarding a Life – Limited to the Payment of Funeral and Burial Expenses licensee acting as an agent for an insurer for which the agent is not specifically appointed (Section 1704.5 of the CIC).

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7. For Insurance Agent's Errors and Omissions insurance, be able to identify:
  - a. the types of coverages available;
  - b. the types of losses commonly covered and not covered;
  - c. the need for the coverage.
8. Be able to identify the prohibitions of free insurance (Section 777.1 of the CIC).
9. Be able to identify the Code requirements for the following:
  - a. an agency name, use of name (Sections 1724.5, 1729.5 of the CIC);
  - b. change of address (Section 1729 of the CIC);
  - c. records (Section 10508 of the CIC);
  - d. filing license renewal application (Section 1720 of the CIC);
  - e. printing license number on documents (Section 1725.5 of the CIC).
10. Be able to identify the Code specifications regarding producer application investigation, denial of applications, and suspension or revocation of license (Sections 1666, 1668-1669, 1738 of the CIC).

The following Examination Objective is derived from the codes of ethics and California Insurance Code of major industry organizations and is the basis for Life – Limited to the Payment of Funeral and Burial Expense examination questions.

11. Be able to identify and apply the meaning of the following:
  - a. place the customer's interest first;
  - b. know your job – and continue to increase your level of competence;
  - c. identify the customer's needs and recommend products and services that meet those needs;
  - d. accurately and truthfully represent products and services;
  - e. use simple language; talk the layman's language when possible;
  - f. stay in touch with customers and conduct periodic coverage reviews;
  - g. protect your confidential relationship with your client;
  - h. keep informed of and obey all insurance laws and regulations;
  - i. provide exemplary service to your clients;
  - j. avoid unfair or inaccurate remarks about the competition.
12. Be able to identify that the California Insurance Code and the California Code of Regulations identify many unethical and / or illegal practices, but they are NOT a complete guide to ethical behavior.
13. Be able to identify special ethical concerns that may occur when dealing with Senior Citizens regarding pretext interviews (Section 791.03 of the CIC).

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## I. GENERAL INSURANCE (18 questions (20 percent) on the examination)

### I. B. The Insurance Marketplace (12 questions of the 18 General Insurance questions)

#### I. B. 2. Market Regulation – General

1. Be able to identify:
  - a. the California Insurance Code (CIC) and how it may be changed;
  - b. the California Code of Regulations (CCR Title 10, Chapter 5) and how it may be changed;
  - c. how the insurance commissioner is selected and the responsibilities of the position (Sections 12900, 12921 of the CIC).
2. Be able to identify the privacy protection provisions of:
  - a. the Gramm-Leach-Bliley Act;
    - i. Be able to explain the rules regarding the collection and disclosure of customers' personal financial information by financial institutions;
    - ii. Be able to identify the requirements for all financial institutions to design, implement and maintain safeguards to protect customer information.
  - b. The California Financial Information Privacy Act (SB 1);
  - c. Cal-GLBA/"California Financial Information Privacy Act" Section 4050 CA Financial Code.
3. Be able to identify the scope and correct application of the conservation proceedings described in the Code (Sections 1011, 1013, 1016 of the CIC).
4. Be able to identify:
  - a. common circumstances that would suggest the possibility of fraud;
  - b. efforts to combat fraud (Sections 1872, 1874.6, 1875.8, 1875.14, 1875.20, 1877.3(b)(1) of the CIC);
  - c. that if an insured signs a fraudulent claim form, the insured may be guilty of perjury.
5. Be able to identify the scope and correct application of the False and Fraudulent Claims article of the Code (Sections 1871, 1871.4 of the CIC).
6. Be able to identify the meaning of (as used in the CIC):
  - a. shall and may (Section 16 of the CIC);
  - b. person (Section 19 of the CIC).
7. Be able to identify the requirements for notice by mail (Section 38 of the CIC).

## II. LIFE – LIMITED TO THE PAYMENT OF FUNERAL AND BURIAL EXPENSES (52 questions (58 percent) on the examination)

### II. A. Burial (26 questions of the 52 Life – Limited to the Payment of Funeral and Burial Expenses questions)

1. Contracts (Section 10240 of the CIC)
  - a. Be able to identify the definition of Funeral Insurance Contract.
  - b. Be able to recognize services provided by a Funeral Insurance Contract.



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2. Mandatory Policy Provisions (Section 10244 of the CIC)
  - a. Grace Period – Be able to define grace period.
  - b. Incontestability – Have knowledge of which provision limits the amount of time that an insurer has to contest a policy.
  - c. Entire Contract – Be able to identify the provision that makes the application and riders part of the funeral insurance contract.
  - d. Representations – Be able to define representations made by the Insured.
  - e. Misstatement of Age – Identify the effects of misstatement of age.
  - f. Payment of Proceeds – Be able to identify when an insurer may pay the proceeds of an undertaker or funeral director.
  - g. Change in Designation of Funeral Director – Know that an insured may change the designated funeral director at any time.
  - h. Assessments – Know that any person purchasing a funeral insurance contract may be subject to additional assessments.
3. Limited Death Benefits Contracts (Section 10247 of the CIC).
  - a. Be able to identify the meaning of Limited Death Benefits Contracts.
4. Reduction of Benefits; Duration of Limited Death Benefit Period (Section 10248 of the CIC).
  - a. Know when a deduction of the benefit to a funeral insurance contract is allowed.
  - b. Know the duration of limited death benefit periods.
5. Insurers Authorized to Issue Policies (Section 10250 of the CIC).
  - a. Know which type of insurer can issue a funeral insurance contract.
6. Life Agent's License (Section 10252 of the CIC).
  - a. Know what the license requirements are for someone who sells funeral insurance contracts.

II. LIFE – LIMITED TO THE PAYMENT OF FUNERAL AND BURIAL EXPENSES (52 questions (58 percent) on the examination)

II. B. Annuities (26 questions of the 52 Life – Limited to the Payment of Funeral and Burial Expenses questions)

1. Be able to identify the definition of:
  - a. annuity;
  - b. annuitant;
  - c. owner;
  - d. beneficiary.
2. Be able to identify the business and personal uses for annuity products.

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3. Be able to identify and differentiate between the following terms:
  - a. immediate and deferred annuities, including single-premium;
  - b. deferred and flexible premium-deferred;
  - c. fixed and variable annuities;
  - d. accumulation period and annuity period;
  - e. general account vs. separate account;
  - f. qualified vs. nonqualified annuities;
  - g. group vs. individual annuities;
  - h. equity index annuities;
  - i. market value adjusted annuities;
  - j. tax sheltered annuities (403b);
  - k. individual retirement annuities (IRAs) and their taxation;
  - l. Roth IRAs and their taxation.
  
4. Be able to identify and differentiate between benefit payment options:
  - a. pure / straight life;
  - b. refund life;
  - c. installments certain;
  - d. joint-life;
  - e. joint-and-survivor annuities.
  
5. Suitability
  - a. Be able to understand the relationship between the following in order to make a suitable sale:
    - i. occupation and occupational status;
    - ii. marital status;
    - iii. age;
    - iv. number and type of dependents;
    - v. annual income;
    - vi. consumer's existing insurance;
    - vii. consumer's insurance needs and objectives;
    - viii. cost to the consumer, the source of funds to pay premiums and the consumer's ability to pay for the proposed transaction or transactions;
    - ix. product time horizon;
    - x. consumer's awareness of liquidity limitations or surrender charges;
    - xi. the standards for determining whether the licensee's recommended transactions meet senior consumer's insurance needs and financial objectives.
  
6. Life Insurance and Annuities – Policy Replacement / Cancellation
  - a. Be able to identify the insured's rights to cancel a recently purchased life policy, when insured is:
    - i. age 60 or over;
    - ii. less than 60 years of age (Sections 10127.09-10127.10 of the CIC).

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- b. Be able to identify the requirements and penalties of the "Replacement of Life Insurance and Annuity Policies" article (Sections 10509-10509.09 of the CIC).
  - c. Know what types of disclosures are required if the applicant requests an immediate investment of funds (Section 10127.10 of the CIC).
  - d. During the free-look period, know what the investment requirements are (Section 10127.10 of the CIC).
7. Taxation of Life Insurance and Taxation of Annuity – Premium and Proceeds
- a. Be able to identify how life and annuity policies receive favorable tax treatment regarding:
    - i. premium payments;
    - ii. cash value accumulation or dividends;
    - iii. death benefit proceeds;
    - iv. surrender and mature policy values;
    - v. annuity payments to the beneficiary.

## III. LIFE INSURANCE (18 questions (20 percent) on the examination)

### III. A. Life Insurance – Basics (6 questions of the 18 Life Insurance questions)

- 1. Be able to identify examples or definitions of:
  - a. life insurance;
  - b. applicant;
  - c. policy owner;
  - d. insured;
  - e. beneficiary.
- 2. Be able to identify the elements of the personal financial planning process:
  - a. identify overall financial objectives;
  - b. develop and implement (including use of risk management techniques) a plan to accomplish the objectives.
- 3. Be able to identify the major components of the personal (non-property / liability) risk management process identifying, quantifying, and treating loss exposures:
  - a. identified and quantified by:
    - i. human life value approach;
    - ii. needs approach.
  - b. treated by:
    - i. avoidance;
    - ii. retention;
    - iii. sharing;
    - iv. reduction;
    - v. transferring.

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4. Be able to identify what is meant by the term “limit of liability” in a life-only policy.
5. Be able to identify when insurable interest is required to exist under life insurance policies (Section 10110 of the CIC).
6. Be able to identify:
  - a. the term mortality;
  - b. the term mortality table, including how it is developed.
7. Be able to identify the meaning of the statement “life insurance creates an immediate estate.”

## III. LIFE INSURANCE (18 questions (20 percent) on the examination)

### III. B. Types of Life Policies and Riders (6 questions of the 18 Life Insurance questions)

1. Be able to differentiate between the following types of life insurance policies:
  - a. par and non-par;
  - b. ordinary, industrial (home service) and group.
2. Be able to identify which of an applicant's needs each of the following general classes of policies might best fulfill:
  - a. term;
  - b. whole life;
  - c. universal life;
  - d. variable life;
  - e. joint life (first-to-die);
  - f. joint and survivorship (second-to-die).
3. Be able to differentiate between common modes of premium payment.
  - a. single premium;
  - b. limited pay;
  - c. modified pay;
  - d. level;
  - e. fixed vs. flexible;
  - f. guaranteed at initial level vs. initial and maximum premium tables.
4. Be able to identify each of the following special policies or riders and why needed:
  - a. family protection, family policy, family rider;
  - b. policies linked to indexes;
  - c. juvenile policies (including Jumping Juvenile, Payor Rider).
5. Be able to identify which of an applicant's needs might be fulfilled by each of the following riders or clauses:
  - a. waiver of premium or waiver of monthly deduction;
  - b. accidental death;

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- c. cost of living;
- d. living need (living benefits, terminal illness and critical illness);
- e. option to purchase other insurance (guaranteed insurability);
- f. annuity riders.

6. Be able to identify the following types of term products:
- a. level term;
  - b. renewable term;
  - b. convertible term;
  - c. decreasing term.

### III. LIFE INSURANCE (18 questions (20 percent) on the examination)

#### III. C. The Individual Life Insurance Contract (6 questions of the 18 Life Insurance questions)

1. Regarding life insurance applications, be able to identify:
- a. the types of information required on the application;
  - b. a “non-medical application” and why a medical examination may be required;
  - c. why insurers attach the application to a life policy and why they become part of a life policy.
    - i. entire contract.
2. Regarding the life insurance policy, be able to identify:
- a. the types of information recorded on the policy title page;
  - b. life policies are not standardized (unlike property and casualty insurance);
  - c. premium payment mode (annual, semiannual, monthly, etc.) and related service charges.
3. Be able to identify the following “common provisions” of life policies:
- a. insuring clause;
  - b. free look;
  - c. consideration clause;
  - d. owners rights, including:
    - i. selecting or changing payment mode;
    - ii. selecting or changing beneficiaries;
    - iii. conversion privilege;
    - iv. cash values;
    - v. dividends or excess interest credits;
    - vi. surrender charges;
    - vii. self funding.
  - e. beneficiary designations, including:
    - i. eligible beneficiaries;
    - ii. primary and secondary (contingent);
    - iii. common disaster clause (Uniform Simultaneous Death Act);
    - iv. spendthrift clause;
    - v. revocable vs. irrevocable;

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- vi. be able to identify which method used to designate beneficiaries (spouse, children) best serves the needs of a policyowner in common situations;
  - vii. be able to identify the rights of the following, after the insured's death: beneficiaries and creditors.
  - f. grace period;
  - g. automatic premium loan;
  - h. reinstatement (including why reinstating a lapsed policy might be wiser for a policyowner than purchasing a new policy);
  - i. policy loan;
  - j. incontestability;
  - k. suicide;
  - l. misstatement of age or sex.
4. Be able to identify a description of each of the non-forfeiture values displayed in the Table of Guaranteed Values.
5. Know that extended term insurance is the nonforfeiture option that uses cash surrender values to purchase paid-up term insurance for the full face amount of the policy.
6. Be able to identify the various Settlement Options and why each might be selected:
- a. lump sum;
  - b. fixed amount;
  - c. fixed period;
  - d. life income;
  - e. interest only.
7. Be able to differentiate between the following:
- a. conditional receipt;
  - b. binding receipt;
  - c. temporary insurance agreement;
  - d. temporary term;
  - e. be able to identify the acceptable methods for delivery of a life policy to the owner of the policy (Section 10113.6 of the CIC);
  - f. delivery receipt.
8. Regarding insurable interest, be able to identify the requirements for the:
- a. policyowner;
  - b. beneficiary;
  - c. facility of payment provision.

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IV. PENALTIES (2 questions (2 percent) on the examination)

IV. A. Be familiar with the following prohibitions and penalties:

1. misrepresentation and twisting (Sections 780-782 of the CIC);
2. senior insurance (Sections 785-789.10 of the CIC);
3. the Unfair Practices article (Sections 790-790.10 of the CIC);
4. the Insurance Information and Privacy Protection Act (Sections 791-791.26 of the CIC);
5. actions by unlicensed individuals (Sections 1631 and 1633 of the CIC);
6. requirements for replacement of life insurance and annuity policies (Sections 10509-10509.9 of the CIC).