

# CALIFORNIA

## 4H LIFE TRAINING DECISION TREE



ARE YOU LICENSED IN CALIFORNIA AS A LIFE AGENT OR LIFE ACCIDENT & HEALTH AGENT? (EITHER AS A RESIDENT OR NON-RESIDENT)

NO

YES

You **do not** need to take this course.

ARE YOU PLANNING TO TAKE YOUR EXAM ON OR AFTER 1/1/25?

YES

NO

ARE YOU PLANNING TO SELL CASH-VALUE LIFE INSURANCE?

YES

NO

The first thing you should do after you get licensed is take this 4-Hour course so you can start selling cash value life insurance policies

You **do not** need to take this course.

DO YOU EXCLUSIVELY SELL TERM LIFE INSURANCE?

NO

YES

You **do not** need to take this course.

DO YOU SELL CASH-VALUE LIFE CONTRACTS?

NO

YES

You **do not** need to take this course.

WERE YOU LICENSED ON OR AFTER 1/1/24?

NO

YES

You **do not** need to take this course.

You **DO need to take this course by 1/1/25**. You can't sell contracts until you complete the course.

WHY WASN'T THIS INCLUDED IN MY PRE-LICENSING TRAINING?

This course is completely separate from pre-licensing training. Once you are licensed, you must receive specific training on this product before you can sell it to consumers.

### What is non-term cash-value insurance?

Basically, everything except for term life.

1. Whole Life
2. Universal Life
3. Variable Life
4. Variable Universal Life
5. Indexed Life
6. Adjustable Life
7. Burial (pre-need funeral)
8. Endowment (including MECs)
9. Modified Life
10. Family Life (WL + Team)