

REQUIREMENTS TO BE A LIFE AGENT LICENSE

The applicant that applies for both the Life-Only and Accident and Health license qualification will be required to complete 40 hours of pre-licensing education and 12 hours on ethics and the California Insurance Code. The application fee when applying for both license qualifications at the same time will be \$144. The qualifying examination when applying for both the Life-Only and Accident and Health license qualifications will consist of 150 questions, the same as the current Life Agent examination. As previously stated, the CE requirement for these individuals will be 24 hours per the two-year license term.

Take the 52 hours either attending a 52 hours class or online.

You can go to the following website to take the 52hours.

www.prelicensingtraining.com

www.kaplanfinancial.com

www.adbanker.com

Online fees are between \$89.99 to \$169.99

After you have completed the 52 hours you must then take the state exam under the California Department of Insurance www.departmentofinsurance.ca.gov

You can schedule your exam online – to schedule, the fees will be as follows

\$144.00 for filing fee

\$ 68.00 for life license certificate

\$ 68.00 for accident and health license certificate

At the Dept of Insurance, you will be required to be fingerprinted before you take the exam. The fee is \$65.95. All these fees go directly to California Department of Insurance.

California Law you would need to take an additional 8 hours of Annuity Course. The cost will be \$25.00 if you take in online. You can take the course at:

<http://www.noblece.com>.

You should receive your license approximately 14 working days after you pass the exam.

You also need to get an Errors & Omissions insurance. Cost is approximately \$450 a year.