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If you are preparing for your Life and Health Insurance license certification exam (Individual states may formally refer to these lines of authority and the state exams as "Life and Accident & Health," "Life, Annuities, Accident, Health or Sickness," "Life and Disability," or similar), our 2020 edition self-study guide is a great resource to help you learn what will be covered on the exam. This study guide was written based on the exam content outlines published by Texas testing providers and provides the most up-to-date information that will educate you in a streamlined manner to prepare you to pass the exam. Our content covers only the information you will need to study for the exam (no more, no less), and our number one priority is to help you pass the exam on your first attempt. INCLUDES 3 COMPLETE PRACTICE EXAMS ? 450 questions with fully explained answers It covers Life, Accident and Health Insurance topics such as: * Life Insurance Basics* Term & Whole Life Insurance* Insurable Interests & Beneficiaries* Elements of Insurance Contracts* Types of Annuities* Health Insurance Basics* HMO, PPO & POS Plans* Deductibles & Copayments* Sales, Issuance & Policy Delivery* HIPAA & The Affordable Care Act* Long-Term Care Our in-depth study guide covers Life and Health Insurance exam subject areas that are common across the country and applicable to all states. It also covers all of the following areas specifically appearing on your actual Texas State Life, Accident & Health Insurance examination: * Completing the Application & Underwriting* Types of Life Policies* Life Policy Riders, Options and Exclusions* Taxes, Retirement, and Other Insurance Concepts* Field Underwriting Procedures* Types of Health Policies* Health Policy Provisions, Clauses, and Riders* Social Insurance* Other Health Insurance Concepts* Texas Statutes and Rules (Life and Health)* Texas Statutes and Rules (Life)* Texas Statutes and Rules (Health)* Texas Statutes and Rules (HMOs)

At the end of every school year, I teach one class period specifically to the graduating seniors. That period is called the Last Lecture. Within one hour, I try to fit in all the life skills, pitfalls, successful pathways, financial literacy, and more that they would encounter in the "real world." After that particular day, I get a lot of feedback asking for more details. It makes sense because how can you fit decades of life skills in one hour? I wrote this book specifically to go deep and even wider than the one hour lecture. Even though this book is addressed to the late teen who is about to make the leap out of secondary school, the teachings within this book has helped "adults", "middle-aged" and even the "retired." The three primary sections is applicable to everyone - Health, Wealth, and Wisdom.

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