

Addendum: for use with South Carolina Life, Accident, and Health online ExamFX course and study guide version 23730en/23736en, per exam outline updates effective 11/7/2019.

New exam breakdown:

**South Carolina Life, Accident and Health Insurance Producer Examination
(Series 19-03)
150 Questions
Time Limit: 2.5 hours**

Chapter	Percent of Exam
Insurance Regulation	15%
General Insurance	5%
Life Insurance Basics	9%
Life Insurance Policies	6%
Life Insurance Policy Provisions, Options and Riders	11%
Annuities	5%
Federal Tax Considerations for Life Insurance and Annuities	3%
Health Insurance Basics	8%
Individual Health Insurance Policy General Provisions	7%
Disability Income and Related Insurance	7%
Medical Plans	7%
Group Health Insurance	6%
Dental Insurance	2%
Insurance for Senior Citizens and Special Needs Individuals	8%
Federal Tax Considerations for Health Insurance	1%

*The following are **content additions** to supplement your existing text unless otherwise indicated.*

Life Insurance Policy Provisions, Riders, and Options

G. Nonforfeiture Options

1. Cash Surrender Value

All life insurance policies issued in this state must contain the following:

- A statement that the cash surrender values available under the policy are not less than the minimum values required by the state law;
- An explanation how the cash surrender values are altered by the existence of any paid-up additions credited to the policy or any indebtedness to the insurer on the policy; and
- A statement that the method of computation has been filed with the insurance supervisory official of the state.

The insurer may reserve the right to **defer the payment** of any cash surrender value for a period of **6 months** after the policy surrender.

Insurance Regulation

A. Licensing

3. Maintenance and Duration

Continuing Education

Multi-line producers who do not wish to complete the required 8 hours in each line of authority must submit a request in writing to the Department to **cancel the line(s) of authority** in which they do not wish to complete the required hours. All producers are still required to complete a total of 24 hours of CE, including 3 hours of ethics.