

California Life + Health

Match the product to the promise.

01 Term, cash value, and guarantees

Term life applies for a specified period. Cash-value life insurance is a different product category; do not attach a cash-value feature to ordinary term coverage.¹

A no-lapse guarantee may be an optional universal-life feature. The product name alone does not establish that this guarantee is included.²

02 Network access versus wage replacement

PPOs allow out-of-network care at higher member cost. Choosing a provider outside the network does not mean the plan pays the same share.³

California State Disability Insurance provides short-term wage replacement for eligible workers. It is not a substitute for a health plan paying medical bills.⁴

Keep going with the full quick sheet.

6 more focused sections: Concealment and misrepresentation / Index linkage is not direct stock ownership / Fill Original Medicare gaps / Keep the authority boundaries / Return clock starts with delivery / A / B / C / D.

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Selective study prompts - not a complete syllabus or insurance advice. Read the cited provision with its conditions and exceptions.

SOURCES - CLICK A LABEL TO CHECK THE ORIGINAL

1. Life Insurance and Annuities, Form 910, July...

2. Life Insurance Policies Four-Hour Course...

3. Compare PPOs, EPOs, and HMOs

4. California State Disability Insurance Program

CDI objectives effective January 1, 2026 | Checked 2026-09-05

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