

<b>3</b>	Required CE hours in Ethics		
<b>4</b>	4- Commissioners Term in office		
<b>5</b>	5 years - Examination of Insurers	5 years Keep CE records	5 months - Social security disability waiting period
<b>6</b>	6 Months - Waiver of premium waiting period	6 Credits/quarters - partially insured for Social security benefits	
<b>10</b>	10 Day free look	Notice of hearing 10 days	
<b>12</b>	12 months Time to reinstate a life license		
<b>15</b>	15 days Insurer to notify Comm. of Producer appointment	15 days Insurer to notify Producer by mail they are terminated	15 years old Minimum age in MS to buy life insurance
<b>18 yrs</b>	Age to apply for license		
<b>24</b>	Hours of CEs needed for license renewal	Renewal of life license every 2 years (24 mo)	
<b>30 days</b>	Change of address (Madison to Brandon, MS)	Report criminal/admin action of producer	Notify Commissioner of Producer termination
<b>31 days</b>	Grace period (missed a premium)	Conversion privilege (group to individual policy)	
<b>40</b>	# of Credits/quarters for fully insured status for SS		
<b>35% limit</b>	Controlled business within 2 years		
<b>90 days</b>	Change of Residency (Texas to MS)	Days - Accidental Death rider	
<b>180 days</b>	Temporary License	LTC- 180 day Elimination Period	
<b>\$200-500 1-2 yrs</b>	Guilty of selling without a license- \$200-500 fine, 1-2 yrs prison, or both		
<b>\$5k fines</b>	Violate cease & desist order	Commit an unfair trade practice	Violate insurance law
<b>\$10k fines</b>	Fails to cooperate w/ Commissioner		