



**Pohs Institute**  
80 Maiden Lane, 9<sup>th</sup> Floor  
New York, NY 10038  
Phone: 212-643-9554  
Fax : 212-643-9559

**Locations: NYC, Westchester, Westbury**  
Approved by the NY Dept of Fin. Services  
Todd Gruverman, *Senior Vice President*  
www.pohsinstitute.com

## **LIFE INSURANCE ONLY** **PRE-LICENSING COURSE- 2012**

Qualifies Students to take the NY Life Only Agent/Broker State Examinations

**TUITION: \$285 (INCLUDES TEXTBOOK)**

### **COURSE HIGHLIGHTS**

- Types of Life
- Annuities
- Policy Riders, Provisions, Options
- Underwriting Procedures
- Other Insurance Concepts
- Taxes and Retirement
- NY State Law

### **COURSE PROCEDURES**

#### **TEXT BOOKS**

Students ***are required*** to obtain the textbook ***prior to*** the beginning of class in order to complete a mandatory self-study assignment due on the first day of class. Students may arrange to pay a \$12 shipping & handling fee (plus tax) when registering for class ***or*** pick-up the textbook free of charge from the Westbury or NYC school locations. Textbooks are shipped via UPS Ground 2-Day.

Pohs Institute ***strongly recommends*** all students register at least seven (7) days prior to class in order to properly read, comprehend and complete the first self-study assignment.

#### **SELF-STUDY ASSIGNMENTS**

The first self-study assignment is due on the first day of class. The required assignment, along with instructions, will be included with the textbook.

### **EXAM REVIEW CD-ROM SPECIAL PACKAGE**

**Receive the popular Exam Review CD-ROM  
for only \$40.00\* (regularly \$49.95) plus sales tax**



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## 2012- Life Only Schedule

*25 total hours*

*(15.5 hours in-class; 6.5 hours of self-study; 3-hour final exam)*

<b>SCHEDULE TYPES</b>	
<b>2 ½ DAY (accelerated)</b>	Mon (9:00AM-5:30PM), Tues (9:00AM-5:00PM) & Fri (9:00AM – 12:00PM - Final Exam Only)
<b>WED/SAT (part-time)</b>	Wed (6:00PM-9:30PM), Sat (9:00AM-5:30PM), Wed (6:00PM-9:30PM) & Wed (6:00PM-9:30PM- Final Exam Only)

<b>WESTBURY</b>	
<b>990 Westbury Rd. 2nd Floor, Westbury, NY 11590</b>	
<b>Start Dates (last date is final exam)</b>	<b>Days of Week</b>
Jan 3(Tues), 4, 6	Tue/Wed/Fri (accelerated)
Jan 11, 14, 18, 25	Wed/Sat/Wed/Wed (part-time)
Jan 23, 24, 27	Mon/Tue/Fri (accelerated)
Feb 1, 4, 8, 15	Wed/Sat/Wed/Wed (part-time)
Feb 6, 7, 10	Mon/Tue/Fri (accelerated)
Feb 21(Tues), 22, 24	Tue/Wed/Fri (accelerated)
Mar 7, 10, 14, 21	Wed/Sat/Wed/Wed (part-time)
Mar 12, 13, 16	Mon/Tue/Fri (accelerated)
Mar 26, 27, 30	Mon/Tue/Fri (accelerated)
Apr 9, 10, 13	Mon/Tue/Fri (accelerated)
Apr 18, 21, 25, 5/2	Wed/Sat/Wed/Wed (part-time)
Apr 30, 5/1, 4	Mon/Tue/Fri (accelerated)
May 21, 22, 24(Thurs)	Mon/Tue/Thurs (accelerated)
June 4, 5, 8	Mon/Tue/Fri (accelerated)
June 13, 16, 20, 27	Wed/Sat/Wed/Wed (part-time)
June 18, 19, 22	Mon/Tue/Fri (accelerated)
July 9, 10, 13	Mon/Tue/Fri (accelerated)
July 18, 21, 25, 8/1	Wed/Sat/Wed/Wed (part-time)
July 23, 24, 27	Mon/Tue/Fri (accelerated)
Aug 13, 14, 17	Mon/Tue/Fri (accelerated)
Aug 15, 18, 22, 29	Wed/Sat/Wed/Wed (part-time)
Aug 27, 28, 30(Thurs)	Mon/Tue/Thur (accelerated)
Sept 5, 8, 12, 19	Wed/Sat/Wed/Wed (part-time)
Sept 10, 11, 14	Mon/Tue/Fri (accelerated)
Oct 1, 2, 5	Mon/Tue/Fri (accelerated)
Oct 15, 16, 19	Mon/Tue/Fri (accelerated)
Oct 30(Tues), 11/3, 7, 14	Tues/Sat/Wed/Wed (part-time)
Nov 5, 6, 9	Mon/Tue/Fri (accelerated)
Nov 26, 27, 30	Mon/Tue/Fri (accelerated)
Dec 3, 4, 7	Mon/Tue/Fri (accelerated)
Dec 17, 18, 20(Thurs)	Mon/Tue/Thur (accelerated)

<b>MANHATTAN</b>	
<b>80 Maiden Lane, 9<sup>th</sup> Floor, NY, NY 10038</b>	
<b>Start Dates</b> (last date is final exam)	<b>Days of Week</b>
Jan 4, 7, 14, <b>18</b>	Wed/Sat/Wed/Wed (part-time)
Jan 9, 10, <b>13</b>	Mon/Tue/Fri (accelerated)
Jan 30, 31, <b>2/3</b>	Mon/Tue/Fri (accelerated)
Feb 15, 18, 22, <b>29</b>	Wed/Sat/Wed/Wed (part-time)
Feb 27, 28, <b>3/2</b>	Mon/Tue/Fri (accelerated)
Mar 14, 17, 21, <b>28</b>	Wed/Sat/Wed/Wed (part-time)
Mar 19, 20, <b>23</b>	Mon/Tue/Fri (accelerated)
Apr 11, 14, 18, <b>25</b>	Wed/Sat/Wed/Wed (part-time)
Apr 23, 24, <b>27</b>	Mon/Tue/Fri (accelerated)
May 7, 8, <b>11</b>	Mon/Tue/Fri (accelerated)
May 14, 15, <b>18</b>	Mon/Tue/Fri (accelerated)
May 30, 6/2, 6, <b>13</b>	Wed/Sat/Wed/Wed (part-time)
June 11, 12, <b>15</b>	Mon/Tue/Fri (accelerated)
June 25, 26, <b>29</b>	Mon/Tue/Fri (accelerated)
July 11, 14, 18, <b>25</b>	Wed/Sat/Wed/Wed (part-time)
July 16, 17, <b>20</b>	Mon/Tue/Fri (accelerated)
Aug 1, 4, 8, <b>15</b>	Wed/Sat/Wed/Wed (part-time)
Aug 6, 7, <b>10</b>	Mon/Tue/Fri (accelerated)
Aug 20, 21, <b>24</b>	Mon/Tue/Fri (accelerated)
Sept 4(Tues), 5, <b>7</b>	Tue/Wed/Fri (accelerated)
Sept 12, 15, 19, <b>25(Tues)</b>	Wed/Sat/Wed/Tue (part-time)
Oct 8, 9, <b>12</b>	Mon/Tue/Fri (accelerated)
Oct 22, 23, <b>26</b>	Mon/Tue/Fri (accelerated)
Oct 29, 30, <b>11/2</b>	Mon/Tue/Fri (accelerated)
Nov 12, 13, <b>16</b>	Mon/Tue/Fri (accelerated)
Nov 28, 12/1, 5, <b>12</b>	Wed/Sat/Wed/Wed (part-time)
Dec 3, 4, <b>7</b>	Mon/Tue/Fri (accelerated)
Dec 17, 18, <b>20 (Thur)</b>	Mon/Tue/Thur (accelerated)

<b>HAWTHORNE – COMFORT INN</b>	
<b>20 Saw Mill River Rd., Hawthorne, NY 10532</b>	
<b>Start Dates</b> (last date is final exam)	<b>Days of Week</b>
Jan 23, 24, <b>27</b>	Mon/Tue/Fri (accelerated)
Mar 26, 27, <b>30</b>	Mon/Tue/Fri (accelerated)
June 4, 5, <b>8</b>	Mon/Tue/Fri (accelerated)
Sept 10, 11, <b>14</b>	Mon/Tue/Fri (accelerated)
Nov 12, 13, <b>16</b>	Mon/Tue/Fri (accelerated)



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**Registration Form**

**FAX FORM TO: 212-643-9559 OR SCAN AND EMAIL TO REGISTRATION@POHSINSTITUTE.COM**

Date of Course: \_\_\_\_\_ Course: \_\_\_\_\_ Location: \_\_\_\_\_

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ Initial: \_\_\_\_\_

Home Address: \_\_\_\_\_ Apt/Suite#: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Business Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Business Phone: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Occupation: \_\_\_\_\_ Employed By: \_\_\_\_\_

**Please check all that apply:**

**Class Tuition (includes text)..... \$285**

**Exam Review CD-ROM ..... \$40 + sales tax**  
 (special package price – regularly \$49.95)

**Shipping/Handling (UPS Ground)..... \$12 + tax**  
 (Text / CD-ROM)

**Ship to:**     **Home**         **Business**         **I'll Pick Up**

**TOTAL: \$ \_\_\_\_\_**

**Payment Type:**

**VISA**                       **MASTERCARD**                       **CHECK**

**CREDIT CARD #** \_\_\_\_\_ **EXP. DATE:** \_\_\_\_\_

**BILLING ADDRESS:**     **Home**         **Business**         **Other** \_\_\_\_\_

**\*CHECK #** \_\_\_\_\_ **(books cannot be shipped until check clears)**

\*IN THE EVENT OF A RETURNED CHECK A \$25 PENALTY WILL BE IMPOSED AND NO FURTHER CHECKS WILL BE ACCEPTED.

POHS RESERVES THE RIGHT TO CANCEL CLASSES DUE TO INSUFFICIENT REGISTRATION. IN THE EVENT OF A CANCELLED CLASS, ALL TUITION WILL BE RETURNED IN FULL. STUDENTS WHO DO NOT RE-SCHEDULE A CLASS PRIOR TO THEIR ORIGINAL CLASS START DATE WILL BE SUBJECT TO A \$25 RESCHEDULING FEE PAYABLE AT TIME OF RESCHEDULING. LIFE ONLY TUITION INCLUDES A \$25 NON-REFUNDABLE REGISTRATION FEE.

**I understand and agree to all of the stated conditions:**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_