



Pohs Institute
1400 Old Country Rd. Suite C100
Westbury, NY 11590
Phone: 516-997-8360
Fax: 516-997-5446

Locations: NYC, Westchester, Westbury
Approved by the NY Dept of Financial Services
Stan Gruverman, *President*
www.pohsinstitute.com

LIFE INSURANCE ONLY **PRE-LICENSING COURSE- 2017**

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

TUITION: \$299 (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 \$16 shipping & handling fee 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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2017- Life Only Schedule

25 total hours

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

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

| <u>WESTBURY</u> | |
|---|--------------------------------------|
| 1400 Old Country Rd, Suite C-100, Westbury, NY 11590 | |
| Start Dates (last date is final exam) | Days of Week |
| Mar 13, 14, 17 | Mon/Tue/Fri (accelerated) |
| Mar 27, 28, 31 | Mon/Tue/Fri (accelerated) |
| Apr 17, 18, 21 | Mon/Tue/Fri (accelerated) |
| Apr 24, 26, 31 5/1-Rescheduled | Mon/Wed/Mon (accelerated) |
| May 8, 9, 12 | Mon/Tue/Fri (accelerated) |
| May 22, 23, 26 | Mon/Tue/Fri (accelerated) |
| May 31, 6/3, 7, 14 | Wed/Sat/Wed/Wed (part-time) |
| June 5, 6, 9 | Mon/Tue/Fri (accelerated) |
| June 19, 20, 23 | Mon/Tue/Fri (accelerated) |
| July 10, 11, 14 | Mon/Tues/Fri (accelerated) |
| July 24, 26, 31 | Mon/Wed/Mon (accelerated) |
| Aug 7, 8, 11 | Mon/Tue/Fri (accelerated) |
| Aug 21, 22, 25 | Mon/Tue/Fri (accelerated) |
| Sept 12(Tues), 13, 18(Monday) | Tue/Wed/Mon (accelerated) |
| Sept 25, 26, 29 | Mon/Tue/Fri (accelerated) |
| Oct 4, 7, 11, 18 | Wed/Sat/Wed/Wed (part-time) |
| Oct 16, 18, 23 | Mon/Wed/Mon (accelerated) |
| Oct 24,(Tues), 25, 30(Monday) | Tue/Wed/Mon (accelerated) |
| Nov 6, 7, 10 | Mon/Tue/Fri (accelerated) |
| Nov 20, 21, 27(Monday) | Mon/Tue/Mon (accelerated) |
| Dec 4, 5, 8 | Mon/Tue/Fri (accelerated) |
| Dec 18, 19, 22 | Mon/Tue/Fri (accelerated) |

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

| HAWTHORNE – COMFORT INN 20 Saw Mill River Rd., Hawthorne, NY 10532 | |
|---|---------------------------|
| Start Dates (last date is final exam) | Days of Week |
| May 8, 9, 12 | Mon/Tue/Fri (accelerated) |
| Aug 21, 22, 25 | Mon/Tue/Fri (accelerated) |
| Nov 6, 7, 10 | 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: | |
|--|---|
| <input type="checkbox"/> | Class Tuition (includes text)..... \$299 |
| <input type="checkbox"/> | Exam Review CD-ROM \$40 + sales tax (special package price – regularly \$49.95) |
| <input type="checkbox"/> | Shipping/Handling (UPS Ground)..... \$16 (Text / CD-ROM) |
| Ship to: | <input type="checkbox"/> Home <input type="checkbox"/> Business <input type="checkbox"/> I'll Pick Up |
| TOTAL: \$ _____ | |
| Payment Type: | |
| <input type="checkbox"/> VISA | <input type="checkbox"/> MASTERCARD <input type="checkbox"/> AMEX <input type="checkbox"/> CHECK |
| CREDIT CARD # _____ | EXP. DATE: _____ |
| BILLING ADDRESS: | SECURITY CODE: _____ |
| <input type="checkbox"/> Home <input type="checkbox"/> Business <input type="checkbox"/> Other | _____ |
| *CHECK # _____ (books cannot be shipped until check clears) | |

*IN THE EVENT OF A RETURNED CHECK A \$35 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:** _____