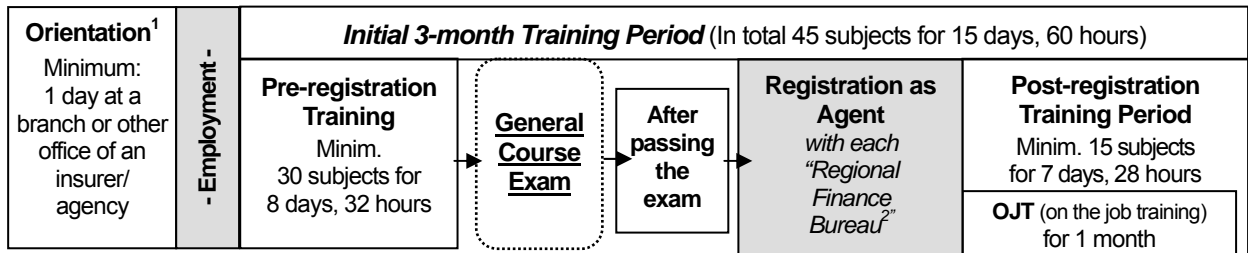
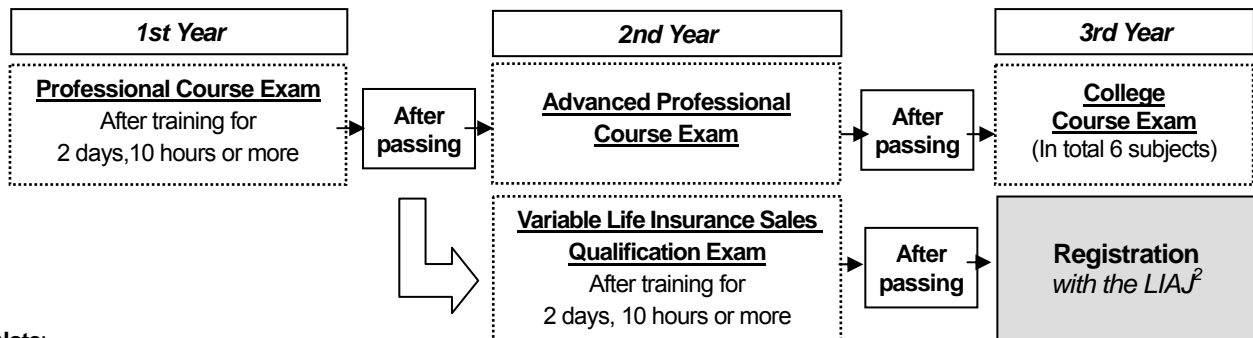


12. Common-to-Industry Educational System

a) Current Education System



Trainings and Exams after being employed³



Note:

1. In the case of agencies, they will hold a briefing session for business consignment before pre-registration training starts.
2. The registration after passing the General Course Exam will be made at each examinee's Regional Finance Bureau, while the registration after passing the Variable Life Insurance Sales Qualification Exam will be made at the LIAJ.
3. This is a suggested sample training schedule to acquire sales skills in three years.

b) Outline of each Course and Exam

Courses (certificates)	Exams	Purposes and Descriptions
General Course	12 times /year)	This course aims to enable candidates to gain basic knowledge of life insurance that would be required to become agent or agency staffer. Only successful examinees of the General Course Exam are entitled to register with regional finance bureau, and to begin insurance sales activities.
Professional Course (Life Consultant: LC)	3 times /year	In addition to basic knowledge of life insurance gained through the General Course , this course provides new agents with more extensive knowledge of, for example, social security or other financial sectors. Agents are also expected to deal with customer demands more effectively and to offer better policy maintenance services.
Advanced Professional Course (Senior Life Consultant: SLC)	3 times /year	This course intends not only to deepen the knowledge of tax or corporate insurance, etc., but also to cultivate more practical skills or applicability of what they have learned so far, e.g. interest rate, taxation, or other finance business, so that they can render better financial planning services.
College Course (Total Life Consultant: TLC; LIAJ-authorized financial planner)	Once /year	This course is intended to further develop expertise to be able to provide further enhanced financial planning services, such as : - financial planning - study on individual insurance products - planning for asset management (financial products, real estate) - taxation and inheritance related to life insurance - products in other financial sectors and social security - study on business insurance products
Variable Life Insurance Sales Qualification Course	3 times /year	It intends to equip candidates with the knowledge needed for the sales of variable insurance products. Only those who passed this exam and registered with the LIAJ are allowed to sell variable life insurance products.