



## Academy of Life Underwriting

# Examination Registration and Administration

### Examination Registration

Individual students, remote or unaffiliated Students in the U.S. or Canada and company Education Reps registering multiple students must download the appropriate registration material from the ALU website ([www.alu-web.com](http://www.alu-web.com)) and submit the completed forms to the ALU Administration Office by mail, courier, or as an email attachment. A student may register for and write only one ALU exam per year. Incomplete registration forms, or forms submitted without payment will not be accepted.

Payment in full for the total amount of examination fees, textbooks and other charges must accompany the order. For students in the U. S. or Canada, payment may be made by credit card, company check or personal check. For students outside the U. S. or Canada, payment may be made by credit card or company check. American Express, MasterCard and Visa credit cards are accepted. If payment is made by check, please note that payment must be made in U. S. funds, and the check must be payable to the Academy of Life Underwriting.

Please follow the instructions accompanying the appropriate registration material on the ALU website.

**Please note the Multi-Student registration forms. Companies with two or more students at one exam location are encouraged to submit exam registrations and textbook orders in one package using the Multi-Student registration Form and one Payment form. Companies with several exam sites must use a separate Multi-student registration form for each site. Please see the 'For Ed. Reps.' section of the ALU website at [www.alu-web.com](http://www.alu-web.com) for more details.**

**Please note the registration and exam site selection procedures for remote underwriters and unaffiliated students in the U.S. and Canada. ALU students who write an exam at a site other than their company office must register using the "Remote Student" registration form, and are responsible for locating a suitable exam site and proctor. Details and appropriate forms may be found in the 'Remote Underwriters' section of the ALU website at [www.alu-web.com](http://www.alu-web.com).**

**If completed forms are submitted to the ALU as email attachments, please do not mail the original forms as well.** Exam registrations will be acknowledged with a registration confirmation letter or confirmation email. Textbook purchases will be acknowledged with the text shipment and a paid ALU receipt. The ALU administration office will make every effort to complete registrations and text orders promptly. Please do not call or email the ALU to confirm receipt of submitted forms unless an unreasonable amount of time has passed following submission.

## Examination Fees

### Fees for the ALU 101, 201 and 202 Examinations

For students writing the exam in the U.S. or Canada

Registered by February 1, 2019 \$ 225.00

Registered February 2 to March 1, 2019 \$ 250.00

For students writing the exam outside the US or Canada

Registered by February 1, 2019 \$300.00

Registered February 2 to March 1, 2019 \$325.00

### Fees for the ALU 301 Examination

For students writing the exam in the U.S. or Canada

Registered by February 1, 2019 \$ 250.00

Registered February 2 to March 1, 2019 \$ 275.00

For students writing the exam outside the US or Canada

Registered by February 1, 2019 \$325.00

Registered February 2 to March 1, 2019 \$350.00

### Fees for the MRAP-1 Examination

For students writing the exam in the U.S. or Canada

Registered by February 1, 2019 \$ 225.00

Registered February 2 to March 1, 2019 \$ 250.00

For students writing the exam outside the US or Canada

Registered by February 1, 2019 \$ 300.00

Registered February 2 to March 1, 2019 \$ 325.00

## Administration of Examinations

ALU Examinations are administered at an exam site, usually a life insurance company office, supervised by an Exam Proctor acting on behalf of the Academy. ***It is the student's responsibility to ensure that arrangements are made for a qualified Exam Proctor, and to include the Proctor's name and contact information on the student's examination registration form.*** Examination registration forms that do not include Exam Proctor information will not be processed. The proctor must be proficient in English. Management level executives or other individuals from the student's company with experience in administering professional exams, such as LOMA exams, qualify as proctors. If you would like the Academy to consider a proctor who does not meet these requirements, submit your request via letter or email to the ALU Administrator no later than February 1, 2019. Please include a description of his/her qualifications in the request.

Registration for the ALU Examinations closes on March 1, 2019. In the following weeks, the ALU Administration Office will assemble the roster of students for each Exam Proctor and exam site. Approximately two weeks before the examination date, the ALU Administration Office will ship an exam package to each Exam Proctor. The exam package contains an examination and answer sheet for each student, plus instructions for the conduct of the examination. The Exam Proctor is asked to review the exam package at this point, and to contact the ALU Administration Office with any questions or irregularities. ***Students may sit for exams only from 9:00 AM to 12:00 noon, local time, on the examination date, April 16, 2019.*** All exams and answer sheets, including those for students who did not sit for the examination, must be returned to the ALU Administrator on the date of the exam. Examinations must be returned by a courier or registered mail service, so that shipment and delivery can be tracked. The ALU cannot offer make-up examinations for any reason.

Students in the U.S. or Canada who are not housed in or near a company office, such as remote underwriters and unaffiliated students, are responsible for locating a suitable exam site and proctor convenient to their place of business. Please see the “Remote Underwriters” page on the ALU website at [www.alu-web.com](http://www.alu-web.com) for details and registration forms. Students outside the U.S. or Canada may only write an ALU exam in their company office.

All questions concerning proctors or examination administration should be referred to the ALU Administration Office at [registrar@alu-web.com](mailto:registrar@alu-web.com).

### **Examination Grading**

All ALU Examinations consist of 100 multiple-choice questions, and are scored by a computer and optical scanner; hence, it is very important that students complete their answer sheets carefully. Results for ALU Examinations 101, 201, 202, 301 and MRAP-1 are published on a pass/fail basis. Individual candidates who have done particularly well on an examination are identified as having passed “with distinction”. The Academy will not release the raw score of any examination, or a student’s standing among a student group.

In order to clearly distinguish knowledgeable students, and yet not discourage average students or reward only those students with superior memorization skills, the ALU sets the pass/fail point for each examination at the point where approximately 70% of students will pass, allowing some flexibility to adjust for the overall difficulty of the examination. Students will pass “with distinction” if their score is in approximately the top 5% of those candidates who sat for the examination.

### **Announcement of Exam Results**

Official ALU exam results letters will be emailed to each student at the student’s primary email address by June 1, 2019. A provisional list of students passing ALU Examinations 101, 201, 202, 301 and MRAP-1 will be posted on the ALU Website at [www.alu-web.com](http://www.alu-web.com) prior to June 1, 2019. Please note that the provisional student list posted on the ALU website is unofficial and may be subject to correction after publication; the student’s exam results letter is the only official notice of exam results. **Please note that provisional exam results are posted on the website by ALU Student Exam Number, not by student name.**

The ALU Administration Office will not release examination results or student numbers by telephone or email. **Please do not call or email for exam results unless there has been an inappropriate delay in notification.**

### **Refunds and Extensions**

If a student is registered for an ALU Examination and does not sit for the examination on the exam date, the student is not eligible for a refund of the examination fee.

### **Refund Exceptions**

1. A refund of the examination fee, less a \$50.00 cancellation fee, will be made upon written request to the ALU Administration Office received no later than February 1, 2019.
2. A full refund of the examination fee will be made if the candidate terminated or suspended employment because of entry into the armed forces between the enrollment date and the examination date, upon written request to the ALU Administration Office.

Please note that textbooks are not returnable, and refunds will not be made for textbook purchases.

**Extension of Examination Registration**

If a student is unable to sit for an ALU examination on exam day due to serious illness or unforeseen emergency on that day, the student may apply for an extension of his/her exam registration after the exam date. If granted, the extension will allow the student to re-register for that examination the following year without payment of an additional exam registration fee. Written request with full explanation of the circumstances must be made to the ALU Secretary if an extension of enrollment is desired. The ALU Secretary will review each request and communicate a decision to the student and to the ALU Administration Office. If granted, an extension is valid for one year only.

Please contact the ALU Administration Office with any questions concerning registering for and administration of the ALU Exams at [registrar@alu-web.com](mailto:registrar@alu-web.com).