

LIFE & HEALTH EXAM GUIDE

A level term policy is one where.... - The premium & the protection remain constant for the term of the policy.

Which policy will have immediate cash?

- A. Decreasing term
- B. Single premium
- C. 10-pay life
- D. 30-pay life - B. Single premium.

An immediate annuity with quarterly payments will begin making payments when... - 1 year after the annuity is purchased.

The legal doctrine that prevents one from exercising a right of privilege is called... - Estoppel

A straight life annuity provides which of the following?

- A. A periodic income for the annuitant for life
- B. A guaranteed maximum benefit
- C. Income payments to a beneficiary after the annuitants death.
- D. A periodic income to the annuitant for a number of years. - A. A periodic income for the annuitant for life.

Interest sensitive whole life is also called _____ - Current assumption whole life

If you misstate your age when applying for Disability Income insurance, you may suffer what consequence at claim time? - No effect—your age has no factor in rating the policy.

When the owner of a life insurance policy transfers ownership to a 3rd part in return for payment of a large percentage of the death benefit; this is known as what? - A viatical settlement agreement

Under the typical coordination of benefits clause in group health insurance, how is primary coverage determined? - The employees plan is primary & the other may be excess.

You must notify the company of a health insurance claim within how many days? - 20 days

The factors that determine the amount of each payment to a beneficiary under the fixed period (fixed time) option are the _____ & the

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David Baud



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