
Life Insurance Exam Questions with correct Answers

J has a life policy with the Guaranteed Insurability rider. J has just celebrated their 42nd birthday and realizes that she wants to use her rider and buy more death benefit. Which of the following will apply to J's request?

A: The insurer will allow J to add more insurance without proving insurability.

B: The insurer will allow J to add more insurance pending a paramedical exam.

C: The insurer will deny J's request to add more insurance.

D: The insurer will allow J to add more coverage pending proof of insurability and extra premium. CORRECT ANSWERS C: The insurer will deny J's request to add more insurance.

An insured has a policy with a Waiver of Premium rider. The insured has suffered an illness that will prevent them from working for two years. When will their premiums be waived?

A: Immediately

B: After the first nine months of disability

C: After the first six months of disability

D: Never, premiums cannot be waived because illness is not a disability. CORRECT ANSWERS

C: After the first six months of disability

The clause that defines and describes the scope of coverage and the limits of indemnification is known as the:

A: Insuring Agreement

B: Incontestable Clause

C: Payor Clause

D: Entire Contract Clause CORRECT ANSWERS A: Insuring Agreement

D has just paid off his mortgage and has decided that he no longer needs his life insurance policy which he originally purchased to cover the house payments should he die. If D explores the possibility of selling his policy while he is still alive, it is known as:

A: a life settlement

B: an annuity

C: a Viatical settlement

D: STOLI CORRECT ANSWERS A: a life settlement

Combination/Variation Plans insure:

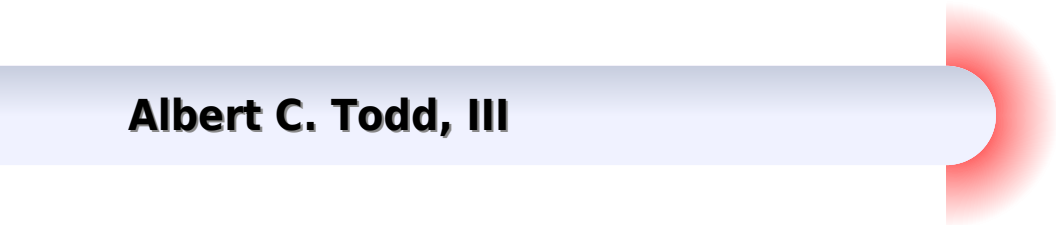
A: Groups

B: Two or More lives under one contract

C: Two or more people under separate contracts

Questions And Answers On Life Insurance

Albert C. Todd, III



Questions And Answers On Life Insurance:

The Questions and Answers on Life Insurance Workbook Anthony Steuer, 2011 **Questions and Answers on Life Insurance** Anthony Steuer, 2010 A user friendly guide to making expert decisions on life insurance policies **Questions and Answers on Life Insurance** Tony Steuer, 2022-06-07 Amazon Bestseller in Life Insurance A user friendly guide to making expert decisions on life insurance policies Need help facing the constant barrage of information from competing life insurance companies With thirty five years of experience in the life insurance business Tony Steuer delivers a practical one of a kind resource for anyone involved in choosing or monitoring a life insurance policy This guide helps make a complex financial product understandable for consumers and is an essential reference textbook and training manual for financial advisors Using a simple question and answer format Steuer covers the essential basics and the finer points of life insurance including how to Differentiate between types of policies Find and evaluate a policy and company Hire a trusted agent Understand the practice of underwriting Monitor a policy s performance With all the advice to help you avoid unnecessary pitfalls and unpleasant surprises Steuer s guide will help you make informed confident decisions and gain the maximum benefit from your life insurance policy **Book of Estate Planning Questions and Answers** Albert C. Todd, III, 2004-07 Writing in a question and answer format Todd includes questions most frequently asked by clients during the course of his more than twenty seven years of estate planning practice Attorneys will benefit by providing the book as a reference for clients while laypeople can use it as a preparation guide when seeking assistance from an estate planning lawyer

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Table of Contents Questions And Answers On Life Insurance

1. Understanding the eBook Questions And Answers On Life Insurance
 - The Rise of Digital Reading Questions And Answers On Life Insurance
 - Advantages of eBooks Over Traditional Books
2. Identifying Questions And Answers On Life Insurance
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Questions And Answers On Life Insurance
 - User-Friendly Interface
4. Exploring eBook Recommendations from Questions And Answers On Life Insurance
 - Personalized Recommendations
 - Questions And Answers On Life Insurance User Reviews and Ratings
 - Questions And Answers On Life Insurance and Bestseller Lists

5. Accessing Questions And Answers On Life Insurance Free and Paid eBooks
 - Questions And Answers On Life Insurance Public Domain eBooks
 - Questions And Answers On Life Insurance eBook Subscription Services
 - Questions And Answers On Life Insurance Budget-Friendly Options
6. Navigating Questions And Answers On Life Insurance eBook Formats
 - ePub, PDF, MOBI, and More
 - Questions And Answers On Life Insurance Compatibility with Devices
 - Questions And Answers On Life Insurance Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Questions And Answers On Life Insurance
 - Highlighting and Note-Taking Questions And Answers On Life Insurance
 - Interactive Elements Questions And Answers On Life Insurance
8. Staying Engaged with Questions And Answers On Life Insurance
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Questions And Answers On Life Insurance
9. Balancing eBooks and Physical Books Questions And Answers On Life Insurance
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Questions And Answers On Life Insurance
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Questions And Answers On Life Insurance
 - Setting Reading Goals Questions And Answers On Life Insurance
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Questions And Answers On Life Insurance
 - Fact-Checking eBook Content of Questions And Answers On Life Insurance
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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