

# Insurance Licensing certification NJ-Life-Producer exam free exercises updates

**NJ Life Producer Exam Study Life Insurance**  
**Study Question Set With Answers GRADED A+**  
**2025/2026 Guaranteed Pass**

1. **Renewable Term Life Insurance:** An insurer must renew a renewable term policy at the policyowner's request regardless of the insurability status of the insured.
2. **Fixed-amount:** The settlement option that provides for payments to be made in regular installments to a beneficiary until the principal and interest are exhausted best describes:
3. **Must give public reasonable access.:** What hours of operation is a branch office required to have?
4. **Amount of indeptness:** Under a Credit Life Policy, the amount of coverage shall not exceed the:
5. **180 Days:** In most circumstances, a temporary license in New Jersey shall not be valid for a period longer than:
6. **31 Days:** Telemarketers must update their solicitation lists with the National Do Not Call Registry every...
7. **Notify the Producer whose policy is being replaced:** When replacing existing life insurance, an agent MUST...
8. **have their principle office in New Jersey:** A producer who wishes to hold a Resident NJ Life Producer license, who lives in another state, must...
9. **The ceding insurer:** A insurer procuring insurance for itself from another insurer is

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The Insurance Licensing sector is an ever-evolving and rapidly growing industry that is crucial in shaping our lives today. With the growing demand for skilled Insurance Licensing professionals, obtaining New Jersey Life Producer Exam (NJ-Life-Producer) certification exam has become increasingly important for those who are looking to advance their careers and stay competitive in the job market.

>> Practice NJ-Life-Producer Test <<

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## Insurance Licensing New Jersey Life Producer Exam Sample Questions (Q69-Q74):

### NEW QUESTION # 69

What is the purpose of the Accelerated Death Benefit Rider?

- A. To decrease the tax liability of the insured's estate.
- B. To increase the death benefit by a stated percentage.
- **C. To provide for the early payment of the death benefit for a terminally ill insured.**
- D. To adjust the death benefit to keep up with inflation.

**Answer: C**

Explanation:

The purpose of an Accelerated Death Benefit Rider is to allow early payment of part of the policy's death benefit when the insured meets the rider's qualifying condition, commonly terminal illness. The rider gives the insured access to policy proceeds while alive, when funds may be needed for medical care, hospice care, long-term care, family support, or end-of-life expenses. The amount paid early reduces the remaining death benefit payable to beneficiaries after death. Option A is wrong because the rider does not increase the death benefit; it advances part of it. Option C is not the rider's primary purpose, although estate and tax effects may be considered in planning. Option D describes a cost-of-living or inflation rider, not accelerated benefits. The exam trigger is "early payment of the death benefit" because accelerated benefits convert part of the death benefit into a living benefit under defined policy conditions. Reference topics: Accelerated Death Benefit, Living Benefits, Terminal Illness Rider, Death Benefit Reduction.

### NEW QUESTION # 70

Which of the following statements is correct about life insurance proceeds paid to a named beneficiary?

- **A. They are exempt from claims of the insured's creditors.**
- B. They are subject to excise taxes.
- C. They must be paid in a lump sum.
- D. They are held until the insured's will is probated.

**Answer: A**

Explanation:

Life insurance proceeds paid to a named beneficiary are generally exempt from claims of the insured's creditors. The reason is that the proceeds pass by contract directly to the designated beneficiary, not through the insured's probate estate. New Jersey law protects life insurance proceeds and avails from creditor liability, subject to important limits such as premiums paid with intent to defraud creditors. This is why beneficiary designation matters. If the insured names an individual beneficiary, the insurer pays according to the policy's beneficiary provision. The money is not normally held until the insured's will is probated because a beneficiary designation operates independently of the will. Option B is wrong because life insurance death proceeds are not classified as excise-taxable merely because they are paid at death. Option D is also wrong because death proceeds may often be paid under settlement options, not only as a lump sum. The protection becomes weaker or may disappear if the estate itself is named beneficiary, because then proceeds can become part of the estate administration process. Reference topics: Beneficiary Designation, Creditor Protection, Life Insurance Proceeds, Probate Avoidance.

### NEW QUESTION # 71

The purpose of advertising regulations is to

- A. Ensure that the prospect has all the required information to make an informed decision.
- **B. Assure full and truthful disclosure to the public.**
- C. Ensure that the insurance company is supervising its agents properly.
- D. Assure that spokespersons are properly compensated.

**Answer: B**

Explanation:

The purpose of insurance advertising regulation is to require full and truthful disclosure in advertising materials presented to the

public. New Jersey's life insurance and annuity advertising rules are designed to prevent misleading, incomplete, deceptive, or exaggerated sales communications. The official regulatory purpose is to implement the unfair insurance practices law through advertising guidelines that assure full and truthful disclosure of all material and relevant information in life insurance and annuity advertising. That exact purpose aligns directly with option A. Option B is close in spirit, but it is broader and less exact than the regulatory language. Option C deals with insurer supervision of producers, which may be a compliance duty but is not the primary purpose of advertising regulation. Option D is irrelevant; compensation of spokespersons may matter in some advertising contexts, but it is not the core legal objective. For the exam, choose the answer that tracks the regulatory phrase: full and truthful disclosure to the public. Reference topics: Life Insurance Advertising, Annuity Advertising, Full and Truthful Disclosure, Unfair Trade Practices.

#### NEW QUESTION # 72

A producer who is authorized by an insurance company to solicit, negotiate, or sell insurance contracts is acting as

- A. An insurance broker.
- B. An insurance consultant.
- C. A financial consultant.
- D. An insurance agent.

**Answer: D**

#### NEW QUESTION # 73

The settlement option that allows proceeds to remain with the insurer and the earnings to be paid to the beneficiary on a monthly basis is called

- A. Interest only.
- B. Fixed amount.
- C. Lump sum.
- D. Fixed period.

**Answer: A**

Explanation:

The settlement option described is the interest-only option. Under this arrangement, the insurer retains the policy proceeds as principal and pays the beneficiary the interest earned on those proceeds, often on a monthly basis. The principal generally remains intact until a later date or until the beneficiary elects another settlement method, depending on the policy terms. This option is useful when the beneficiary needs periodic income but does not want to immediately receive or manage the full death benefit. A lump-sum settlement pays the entire death benefit at once and does not leave the proceeds with the insurer for interest payments. A fixed-period option pays the proceeds plus interest over a chosen period, such as 10 or 20 years. A fixed-amount option pays a selected dollar amount at regular intervals until the proceeds and interest are exhausted.

The phrase "proceeds remain with the insurer" plus "earnings are paid" directly identifies the interest-only settlement option.

Reference topics: Life Insurance Settlement Options, Interest-Only Option, Fixed Period, Fixed Amount, Lump Sum

#### NEW QUESTION # 74

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