

# Pass Guaranteed Quiz 2026 Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance: First-grade Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Reliable Exam Voucher

## Virginia-Insurance

The simplified information contained in our Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance training guide is easy to understand without any difficulties. And our Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance practice materials enjoy a high reputation considered as the most topping practice materials in this career for the merit of high-effective. A great number of candidates have already been benefited from them.

### Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam Syllabus Topics:

Topic	Details
Topic 1	<ul style="list-style-type: none"><li>Insurance Regulation: This domain covers Virginia's regulatory framework for insurance agents and companies, including licensing, appointments, continuing education, disciplinary actions, and the State Corporation Commission's authority. It also addresses federal regulations like the Fair Credit Reporting Act and ACA market reforms.</li></ul>
Topic 2	<ul style="list-style-type: none"><li>Qualified Plans: This domain addresses employer-sponsored retirement plans including qualification requirements, tax advantages, and various plan types such as SEPs, 401(k)s, and 403(b) plans.</li></ul>
Topic 3	<ul style="list-style-type: none"><li>General Insurance: This domain introduces fundamental insurance concepts including risk management methods, types of insurers, agent authority, and the essential elements and characteristics of insurance contracts including legal doctrines governing agreements.</li></ul>
Topic 4	<ul style="list-style-type: none"><li>Life Insurance Policy Provisions, Options and Riders: This domain addresses standard contract provisions, beneficiary designations, settlement options, nonforfeiture provisions, policy loans, dividend options, and riders including disability benefits and accelerated death benefits.</li></ul>
Topic 5	<ul style="list-style-type: none"><li>Medical Plans: This domain examines medical insurance delivery systems including major medical, HMOs, PPOs, and POS plans, along with cost containment strategies, Virginia eligibility requirements, HIPAA provisions, and HSAs.</li></ul>
Topic 6	<ul style="list-style-type: none"><li>Life Insurance Basics: This domain covers insurable interest, personal and business uses of life insurance, methods for determining coverage amounts, policy classifications, premium determination factors, agent sales responsibilities, and the underwriting process.</li></ul>
Topic 7	<ul style="list-style-type: none"><li>Health Insurance Basics: This domain introduces health insurance fundamentals including covered perils, types of benefits, policy classifications, limited policies, common exclusions, agent responsibilities, underwriting processes, and replacement considerations.</li></ul>

Topic 8	<ul style="list-style-type: none"> <li>• Federal Tax Considerations for Health Insurance: This domain examines federal tax treatment of personally-owned and employer-provided health insurance, business disability insurance, and tax-advantaged accounts including HSAs, HRAs, and FSAs.</li> </ul>
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## **VCE Virginia-Life-Annuities-and-Health-Insurance Dumps | Virginia-Life-Annuities-and-Health-Insurance Valid Test Tutorial**

The Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance exam questions of SurePassExams mainly come in three formats: Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) dumps PDF, Web-Based Virginia-Life-Annuities-and-Health-Insurance Practice Exam and Desktop Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) Practice Test Software. With thousands of satisfied customers, you can start your preparation for Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) certification with SurePassExams.

### **Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q307-Q312):**

#### **NEW QUESTION # 307**

(What is the maximum percentage of total employee payroll that an employer may contribute to a profit-sharing plan?)

- A. 33%
- **B. 25%**
- C. 30%
- D. 28%

**Answer: B**

Explanation:

Under qualified retirement plan rules covered in Virginia licensing materials, an employer's contribution to a profit-sharing plan is limited to a maximum of 25% of total eligible employee payroll. This limit ensures favorable tax treatment while preventing excessive employer contributions that could otherwise be used to shelter income improperly.

Profit-sharing plans are flexible in that the employer is not required to contribute every year, and the amount can vary depending on business performance. However, when contributions are made, they must remain within the statutory maximum. The other percentages listed exceed the allowable limit and therefore are incorrect. Virginia exam standards consistently emphasize the 25% payroll cap as a key characteristic of profit-sharing plans.

#### **NEW QUESTION # 308**

Which is true about an adjustable life insurance policy?

- A. The only nonforfeiture option available is cash
- B. It is a form of retirement income annuity
- C. No settlement options are available
- **D. The policy while in force can alternate between forms of term life insurance and whole life insurance**

**Answer: D**

Explanation:

Adjustable life insurance (Virginia Code § 38.2-3113.1) allows flexibility in face amount and premiums, effectively shifting between term (lower cost, no cash value) and whole life (higher cost, cash value) features while in force (option A). Option B is false; nonforfeiture options include cash, reduced paid-up, or extended term. Option C is false; settlement options (e.g., lump sum) apply as with other policies. Option D is wrong; it's life insurance, not an annuity. The study guide likely explains this adaptability-e.g., increasing premiums to build cash value (whole life)-making A the true statement.

**NEW QUESTION # 309**

What occurs when money is transferred directly from one IRA into another IRA of the same type?

- A. A premature distribution
- B. A required distribution
- C. A taxable event
- **D. A nontaxable event**

**Answer: D**

Explanation:

When money is transferred directly from one IRA into another IRA of the same type (a direct rollover), it is considered a nontaxable event. This means no taxes are owed on the transfer at the time of the transaction, as long as the transfer is made directly between financial institutions and not to the account holder personally. Taxes would only apply when funds are eventually withdrawn from the IRA.

**NEW QUESTION # 310**

A function performed by both the life insurance agent and the home office underwriter is:

- A. Finding new clients
- B. Collecting premiums
- C. Reviewing a client's coverage periodically
- **D. Evaluating risks**

**Answer: D**

Explanation:

Virginia Code § 38.2-1800 et seq. outlines roles in life insurance. Agents and underwriters both evaluate risks (option B); agents assess initial client risk (e.g., health questions) for application accuracy, while underwriters analyze it for approval (e.g., medical records). Option A (finding clients) is agent-only; underwriters don't prospect. Option C (collecting premiums) is primarily the agent's task, not underwriting's. Option D (reviewing coverage) is a post-sale service, not a core underwriting function. The study guide likely contrasts roles but notes this shared risk focus-e.g., an agent flags smoking, underwriter rates it-making B the common duty.

**NEW QUESTION # 311**

The preventive medical care benefit sometimes provided in a Medicare supplement policy covers:

- A. Skilled nursing care
- B. Home health care
- **C. Annual physical exams**
- D. Hospitalization

**Answer: C**

Explanation:

Certain Medicare supplement policies in Virginia may include preventive benefits not fully covered by Medicare, such as annual physical exams. These benefits are limited and distinct from core Medicare Part A (hospitalization) and Part B (medical) services. Exact Extract (Virginia Medicare Supplement Study Guide): "Preventive medical care benefit may include annual physical exams and preventive screening tests, which are not part of basic Medicare coverage." Reference (Virginia Documents / Study Guide):  
- Virginia Health Insurance Examination Outline, Medicare Supplement Provisions

**NEW QUESTION # 312**

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Different from other similar education platforms, the Virginia-Life-Annuities-and-Health-Insurance study materials will allocate materials for multi-plate distribution, rather than random accumulation without classification. How users improve their learning efficiency is greatly influenced by the scientific and rational design and layout of the learning platform. The Virginia-Life-Annuities-and-Health-Insurance study materials are absorbed in the advantages of the traditional learning platform and realize their

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