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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q108-Q113):

NEW QUESTION # 108

Which type of life insurance policy is designed to pay the balance of a thirty-year home mortgage loan in the event of the insured's death?

- A. 30-payment whole life
- **B. 30-year decreasing term**
- C. 30-year level term
- D. 30-year endowment

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* A 30-year decreasing term policy (B) reduces its death benefit over time, matching the declining balance of a 30-year mortgage, making it ideal for this purpose.

* 30-payment whole life (A) is permanent with level benefits. 30-year level term (C) maintains a constant benefit. 30-year endowment (D) builds cash value and pays out at maturity, not tied to a mortgage.

The Virginia study guide describes decreasing term insurance as tailored for obligations like mortgages, with the benefit decreasing as the debt is paid off. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Types of Life Insurance."

NEW QUESTION # 109

All of the following are dividend options in life insurance policies EXCEPT:

- A. Receiving the entire policy cash value
- B. Accumulating the dividends with interest
- C. Using the dividends to purchase additional paid-up life insurance
- D. Applying the dividends to reduce the premium due

Answer: A

Explanation:

Virginia Code § 38.2-3207 allows participating life policies to offer dividend options: option A (reduce premium), option B (buy paid-up additions increasing coverage), and option C (accumulate with interest) are standard, reflecting insurer profits shared with policyowners. Option D (receiving the entire cash value) isn't a dividend option; it's a surrender or nonforfeiture action, terminating the policy, not distributing profits. The study guide likely lists these options with examples-e.g., \$100 dividend reducing a \$500 premium (A)- contrasting them with cash value withdrawal, making D the exception.

NEW QUESTION # 110

In a deferred annuity, which contract feature begins at a high level, often 5%-10%, and then diminishes until it disappears after a specified number of years?

- A. The expense charge
- B. The front end sales load
- C. The guaranteed interest rate
- D. The surrender charge

Answer: D

Explanation:

Virginia Code § 38.2-3100 et seq. governs deferred annuities, where a surrender charge (option A) is a penalty for early withdrawal, starting high (e.g., 7-10%) and declining over a surrender period (e.g., 7-10 years) until it reaches zero. Option B (front-end sales load) is a one-time fee deducted upfront, not diminishing over time. Option C (guaranteed interest rate) is a fixed return (e.g., 2%), stable or adjustable, not disappearing. Option D (expense charge) covers ongoing costs (e.g., mortality and expense fees), typically level, not phased out. The study guide likely illustrates this with a table-e.g., 10% year 1, 9% year 2, 0% year 10-emphasizing surrender charges as a liquidity deterrent, making A the matching feature.

NEW QUESTION # 111

Which is true about an adjustable life insurance policy?

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

Answer: A

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 # 112

Which of the following is an advantage of term life insurance?

- A. The cost is about the same as whole life insurance
- B. It will be cost-effective in the long term if it is maintained to age 65 and beyond
- C. It provides insurance protection on a permanent basis
- **D. The initial premium is lower than for an equivalent amount of whole life insurance**

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

* Term life insurance's primary advantage is its lower initial premium (D) compared to whole life for the same death benefit, due to its temporary nature and lack of cash value.

* Option A (same cost) is false; term is cheaper. Option B (cost-effective long-term) is incorrect; premiums rise with renewals.

Option C (permanent) applies to whole life, not term.

The Virginia study guide highlights that term life insurance offers affordable initial premiums for temporary coverage, making it attractive for short-term needs compared to whole life. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Types of Life Insurance."

NEW QUESTION # 113

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