

Pass Guaranteed Virginia Insurance Marvelous New Virginia-Life-Annuities-and-Health-Insurance Test Vce

Special 60% Discount Offer

 ExamsTrack
ONE-STOP SHOP FOR IT CERT

Pass Your Next Certification Exam Fast!

Everything you need to prepare, learn & pass your certification exam easily.

- Latest Exam Questions & Answers from certification exams.
- High Success Rate supported by our 99.5% pass history.
- Hassle Free Refund if you failed your exam.
- Instant Downloads as soon as you complete your purchase.
- Free Quick Updates available within 2 weeks of any change to the actual exam.

[Explore All Certification Vendors](#) [Buy Now Unlimited Packages](#)

BONUS!!! Download part of VCEPrep Virginia-Life-Annuities-and-Health-Insurance dumps for free:
<https://drive.google.com/open?id=1DztsLL93WT0ifspaqUGFOJIsOnZOzNx>

The great advantage of our Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance study prep is that we offer free updates for one year long. On one hand, these free updates can greatly spare your money since you have the right to free download Virginia Life, Annuities, and Health Insurance Examination Series 11-01 real dumps as long as you need to. On the other hand, we offer this after-sales service to all our customers to ensure that they have plenty of opportunities to successfully pass their Virginia-Life-Annuities-and-Health-Insurance Actual Exam and finally get their desired certification of Virginia-Life-Annuities-and-Health-Insurance practice materials.

The VCEPrep is one of the leading platforms that have been offering valid, updated, and real Channel Partner Program Virginia-Life-Annuities-and-Health-Insurance exam dumps for many years. The Channel Partner Program Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Virginia-Life-Annuities-and-Health-Insurance Practice Test questions offered by the VCEPrep are designed and verified by experienced Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Virginia-Life-Annuities-and-Health-Insurance certification exam trainers.

>> [New Virginia-Life-Annuities-and-Health-Insurance Test Vce](#) <<

Virginia-Life-Annuities-and-Health-Insurance Learning Materials - Cost Effective Virginia-Life-Annuities-and-Health-Insurance Dumps

To help candidates study and practice the Virginia-Life-Annuities-and-Health-Insurance exam questions more interesting and enjoyable, we have designed three different versions of the Virginia-Life-Annuities-and-Health-Insurance test engine that provides you a number of practice ways on the exam questions and answers: the PDF, Software and APP online. The PDF version can be printable. And the Software version can simulate the exam and apply in Windows system. The APP online version of the Virginia-Life-Annuities-and-Health-Insurance training guide can apply to all kinds of the electronic devices, such as IPAD, phone, laptop and so on.

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

.....

We are leading company and innovator in this Virginia-Life-Annuities-and-Health-Insurance exam area. We are grimly determined and confident in helping you pass the Virginia-Life-Annuities-and-Health-Insurance exam. With professional experts and brilliant teamwork, our Virginia-Life-Annuities-and-Health-Insurance exam dumps have helped exam candidates succeed since the beginning. To make our Virginia-Life-Annuities-and-Health-Insurance Practice Engine more precise, we do not mind splurge heavy money and effort to invite the most professional teams into our group. They are the core value and truly helpful with the greatest skills.

Virginia-Life-Annuities-and-Health-Insurance Learning Materials: <https://www.vcep.com/Virginia-Life-Annuities-and-Health-Insurance-latest-vce-prep.html>

Virginia Insurance New Virginia-Life-Annuities-and-Health-Insurance Test Vce Unbelievable learning experience, Virginia Insurance New Virginia-Life-Annuities-and-Health-Insurance Test Vce Firstly, all the contents are seriously compiled by our professional experts, As we know Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance certification will improve your ability for sure, The Virginia-Life-Annuities-and-Health-Insurance dumps torrent also stimulates real examination conditions, which can give you special experience of examination, Virginia Insurance New Virginia-Life-Annuities-and-Health-Insurance Test Vce If you can own the certification means that you can do the job well in the area so you can get easy and quick promotion.

Each approach had its strengths and weaknesses: The Virginia-Life-Annuities-and-Health-Insurance Web server scripting approach promised to be easy to implement, at least in the early stages, When you add, change, or delete pictures from the photostack Latest Virginia-Life-Annuities-and-Health-Insurance Exam Pdf album, subscribers see those changes reflected in the photostack albums in their iPhoto libraries.

Take Your Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam with Preparation Material Available in Three Formats

Unbelievable learning experience, Firstly, all the contents are seriously compiled by our professional experts, As we know Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Certification will improve your ability for sure.

The Virginia-Life-Annuities-and-Health-Insurance dumps torrent also stimulates real examination conditions, which can give you special experience of examination, If you can own the certification means New Virginia-Life-Annuities-and-Health-Insurance Test Vce that you can do the job well in the area so you can get easy and quick promotion.

BONUS!!! Download part of VCEPrep Virginia-Life-Annuities-and-Health-Insurance dumps for free:
<https://drive.google.com/open?id=1DztsLIL93WT0ifspaqUGFOJIsOnZOzNx>