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## Insurance Licensing New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 Sample Questions (Q27-Q32):

NEW QUESTION # 27

Which type of annuity guarantees a level benefit payment?

- A. Fixed.
- B. Variable.
- C. Universal.
- D. Limited Life.

**Answer: A**

Explanation:

The correct answer is Fixed . A fixed annuity guarantees a level benefit payment because the insurer promises to pay a stated amount or to credit a guaranteed rate of interest, which produces predictable and stable income payments. This makes fixed annuities especially suitable for individuals who want security, stability, and certainty of income , particularly during retirement. In contrast, a variable annuity does not guarantee level payments because its benefits fluctuate based on the performance of the underlying investment accounts, usually separate accounts invested in securities. As investment results rise or fall, the annuity payment amount can increase or decrease. "Universal" is not the standard annuity classification used to describe guaranteed level income payments, and "Limited Life" is not a recognized annuity type for this purpose.

This question tests the distinction between guaranteed income and market-dependent income . In life insurance and annuity licensing materials, fixed annuities are consistently associated with guaranteed principal, guaranteed interest, and predictable benefit payments . Therefore, when asked which type of annuity guarantees a level benefit payment, the correct and expected answer is D. Fixed .

### NEW QUESTION # 28

Intentionally withholding information that should be provided to an insurer is known as

- A. remission.
- B. estoppel.
- C. twisting.
- D. concealment.

**Answer: D**

Explanation:

The correct answer is A. concealment . In insurance, concealment means an applicant or insured intentionally fails to disclose a material fact that should be made known to the insurer. A material fact is any information that would affect the insurer's decision to issue the policy, set the premium, or determine the scope of coverage. Because insurers rely on full and truthful disclosure during underwriting, concealment can be treated as a form of misrepresentation and may give the insurer grounds to deny a claim or rescind the policy, depending on the circumstances and applicable law.

The other choices do not match this definition. Estoppel is a legal principle that can prevent a party from asserting a right when its own actions have caused another to rely to their detriment. Remission is not the standard insurance term for withholding information in underwriting. Twisting is an unfair trade practice involving inducing a policyowner to replace existing insurance using misleading comparisons. Since the question asks specifically about intentionally withholding information from an insurer, the correct term is concealment .

### NEW QUESTION # 29

An annuity that guarantees a given number of income payments, whether or not the annuitant is alive to receive them, is referred to as

- A. an assured life annuity.
- B. an Irrevocable endowed annuity.
- C. a guaranteed survivor annuity.
- D. a life annuity certain.

**Answer: D**

Explanation:

The correct answer is A. a life annuity certain. A life annuity certain combines two features: it provides income for the life of the annuitant , but it also guarantees that payments will continue for at least a specified minimum period or number of payments, even if the annuitant dies before all of those guaranteed payments have been made. In that case, the remaining guaranteed payments are paid to the designated beneficiary or recipient for the rest of the certain period. This is why the question emphasizes that the payments continue whether or not the annuitant is alive to receive them .

This distinguishes it from a straight life annuity, which stops payments at the annuitant's death and provides no further benefits. The other choices are not the standard insurance term used for this annuity arrangement.

Assured life annuity, guaranteed survivor annuity, and irrevocable endowed annuity are not the recognized licensing terms that match this definition. In annuity terminology used in life insurance studies, the correct name for an annuity that guarantees a stated number of payments while still being based on life income is a life annuity certain.

### NEW QUESTION # 30

An insured wants to purchase a policy with three key elements: flexible premium, death benefit, and the choice of how the cash value will be invested. The insured should purchase

- A. universal term life.
- B. graded premium whole life.
- C. adjustable life.
- **D. variable universal life.**

**Answer: D**

Explanation:

The correct answer is variable universal life. This policy combines the core features of universal life and variable life. From universal life, it provides flexible premiums and the ability to adjust the death benefit within policy limits. From variable life, it gives the policyowner the choice of how the cash value will be invested, typically through separate account investment options. This makes variable universal life the only option listed that includes all three elements named in the question.

An adjustable life policy allows changes in features such as premium, face amount, or period of protection, but it does not give the owner direct control over investment of the policy's cash value in separate accounts.

Universal term life is not a standard policy form used to describe investment-directed permanent cash value coverage. Graded premium whole life involves premiums that start lower and increase later, but it does not offer flexible premium design combined with investment choice.

Because the question specifically requires flexible premium, adjustable death benefit, and investment control over cash value, the correct answer is C. variable universal life.

### NEW QUESTION # 31

Which of the following statements BEST describes a single premium cash value policy?

- A. It waives one future premium if the owner becomes disabled.
- B. It requires the policyowner to pay one premium annually.
- C. It provides for only one premium to be paid without evidence of insurability.
- **D. It requires only one payment to make the policy paid up.**

**Answer: D**

Explanation:

A single premium cash value life insurance policy is a form of permanent insurance that is fully funded with one lump-sum premium payment at the time of purchase. After that single payment is made, the policy is considered paid-up, meaning no additional premiums are required to keep the coverage in force for the policy's duration (as long as no loans/withdrawals or other actions cause lapse). Because it is permanent insurance, it is designed to build cash value, and the death benefit remains in effect subject to the contract terms.

Option B is incorrect because "only one premium without evidence of insurability" describes a guaranteed insurability-type concept, not single premium funding; single premium policies still require underwriting at issue. Option C describes a waiver of premium benefit (typically waiving premiums during disability), not a single premium policy. Option D describes an annual premium mode (payment frequency), not a one-time premium. Therefore, the best description is that it requires only one payment to make the policy paid up.

### NEW QUESTION # 32

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