

# 2026 Reliable Virginia-Life-Annuities-and-Health-Insurance Exam Pdf | 100% Free Exam Questions

## Virginia-Life-Annuities-and-Health-Insurance Vce



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

Topic	Details
Topic 1	<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 2	<ul style="list-style-type: none"> <li>Annuities: This domain covers annuity principles, immediate versus deferred annuities, payment options, product types including fixed and variable annuities, and uses for retirement income and tax-deferred growth.</li> </ul>
Topic 3	<ul style="list-style-type: none"> <li>Federal Tax Considerations for Life Insurance and Annuities: This domain examines federal tax treatment of life insurance and annuities including death benefits, policy loans, modified endowment contracts, non-qualified annuities, IRAs, and Section 1035 exchanges.</li> </ul>
Topic 4	<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 5	<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>
Topic 6	<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 7	<ul style="list-style-type: none"> <li>Insurance for Senior Citizens and Special Needs Individuals: This domain covers Medicare Parts A-D, Medicare supplement insurance with standardized plans and Virginia regulations, other coverage options for Medicare-eligible individuals, and comprehensive long-term care insurance requirements.</li> </ul>
Topic 8	<ul style="list-style-type: none"> <li>Life Insurance Policies: This domain examines various life insurance products including term, whole life, universal life, specialized policies, and group life insurance, covering their characteristics, features, and appropriate applications.</li> </ul>
Topic 9	<ul style="list-style-type: none"> <li>Dental Insurance: This domain addresses dental insurance including types of treatment, indemnity plan structures, benefit categories, deductibles and coinsurance, and employer group dental plans.</li> </ul>
Topic 10	<ul style="list-style-type: none"> <li>Group Health Insurance: This domain covers group health insurance characteristics, eligible groups, underwriting criteria, employee and dependent eligibility, continuation of coverage under COBRA, and small employer plan requirements.</li> </ul>
Topic 11	<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>

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### **Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q228-Q233):**

#### **NEW QUESTION # 228**

(In accordance with IRS regulations, which of the following is the MAXIMUM percentage of an employee's pay that is allowed through a simplified employee pension (SEP) plan?)

- A. 5%
- B. 15%
- C. 25%
- D. 30%

**Answer: C**

Explanation:

A simplified employee pension (SEP) plan is a retirement plan that allows employers to make tax-deductible contributions to individual retirement accounts established for employees. Under IRS regulations, employer contributions to a SEP plan are limited to a maximum of 25% of an employee's compensation, subject to an overall annual dollar limit. SEP plans are popular among small businesses because they are easy to establish and administer and have minimal reporting requirements. Contributions are made solely by the employer, not the employee, and must be allocated using the same percentage of compensation for all eligible employees. The exam tests the maximum allowable percentage of pay, which is 25%.

#### **NEW QUESTION # 229**

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

**Answer: A**

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 # 230

(Under which of the following circumstances may a class designation of beneficiary in life insurance be used?)

- A. To donate insurance proceeds to a specific organization or charity
- B. To name the insured's children as beneficiaries without naming them individually
- C. To name a specific beneficiary to receive the proceeds on behalf of a group
- D. To set up a trust fund for the insured's children

**Answer: B**

Explanation:

A class designation of beneficiary is used when the policyowner wishes to name beneficiaries as a group rather than listing each individual by name. This method is especially useful when the number or identity of beneficiaries may change over time. Naming "the insured's children" allows all individuals who meet that description at the time of the insured's death to share in the proceeds, including children born after the policy is issued. This avoids the need to update beneficiary designations whenever family circumstances change. Donating proceeds to a charity requires naming a specific organization, not a class. Establishing a trust requires a trust to be named as beneficiary, which is not a class designation. Naming a specific person to act on behalf of others is also not a class designation because the beneficiary must be clearly defined. Therefore, naming children as a group without listing them individually is the proper use of a class designation.

### NEW QUESTION # 231

(Which one of the following statements about the automatic premium loan provision in a life insurance policy is true?)

- A. It is a required provision that provides for the purchase of additional insurance at guaranteed rates.
- B. It provides for a series of bank loans to finance the purchase of split-dollar life insurance.
- C. It waives policy premiums if the policyowner becomes totally and permanently disabled.
- D. It provides for a policy loan to pay any premium not paid by the end of the grace period.

**Answer: D**

Explanation:

The automatic premium loan provision is an optional feature found in many cash value life insurance policies. Its purpose is to prevent a policy from lapsing when the policyowner fails to pay a premium by the end of the grace period. If the policy has sufficient cash value, the insurer will automatically issue a policy loan in the amount needed to cover the overdue premium. This loan is secured by the policy's cash value and accrues interest according to the policy's loan terms. Over time, unpaid loan balances and interest may reduce the policy's cash value and death benefit. This provision differs from a waiver of premium, which waives premiums due to disability, and from options that purchase additional insurance. The automatic premium loan simply uses the policy's existing value to keep coverage in force.

### NEW QUESTION # 232

All of the following statements about tax-sheltered annuities (TSAs) are true EXCEPT:

- A. The annuitant may have an individual account or contract.
- B. Accumulation payments often come from voluntary salary reductions.
- **C. The investment gain each year is included in the participant's gross income.**
- D. They are also known as 403(b) plans.

**Answer: C**

Explanation:

Tax-sheltered annuities (TSAs), per IRC § 403(b) and Virginia Code § 38.2-3100 et seq., are retirement plans for nonprofit employees. Option A is true; they're synonymous with 403(b) plans. Option B is true; contributions often come from voluntary salary reductions, tax-deferred until withdrawal. Option C is true; participants can have individual contracts or accounts. Option D is false; investment gains are tax-deferred, not included in gross income annually, only taxed upon distribution. The study guide highlights TSAs' tax advantages, making D the incorrect statement.

## NEW QUESTION # 233

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