NJ-Life-Producer學習指南 &新版NJ-Life-Producer題庫上線

NJ LIFE PRODUCER PRACTICE EXAM 2025/2026
QUESTIONS WITH SOLUTIONS RATED A+

✓✓Comparative Interest Rate Method - ✓✓the rate of return that must be earned on a "side fund" in a buy term invest the difference plan so that the value of the side fund will be equal to the surrender value of the higher premium policy at a designated point in time

✓✓Guaranty Associations (What is the unfair Trade practice) - ✓✓State life and health guaranty associations provide a safety net for all member life, health and annuities insurers in a particular state. Guaranty associations protect insureds in the event of insurer insolvency, or inability to pay claims up to a certain limit.
- Unfair Trade Practice- Can't state that Guaranty Associations guarantee the insurer's policies

✓✓Describe Underwriting - ✓✓The risk selection and classification process to determine the acceptability of applicants for insurance. Is the individual insurance, and if so, what premium to charge.

✓✓What is the primary criteria an underwriter will use in assessing the desirability of a particular candidate? - ✓✓The applicant's health (current and past), occupation, lifestyle, and hobbies or habits

✓✓Application (2 parts) (1 of 5 for Field Underwriting) - ✓✓Starting point and basic source of info used by the company in the risk selection process
1) General Info
2) Medical Info

✓✓Producer Report - ✓✓- Provides the agents personal observations concerning the proposed insured. Not part of the entire contract, but is part of the application process.

✓✓Signatures Required (2 of 5 for Field Underwriting) - ✓✓Both the insured and gent sign the application

✓✓Changes on the Application/Amendments (3 of 5 for Field Underwriting) - ✓✓An agent should never erase or white out an application for insurance. Agents should strike through and have the candidate initial next to the change.

✓✓Premiums with the Application (Conditional Vs. Unconditional) (4 of 5) - ✓✓Conditional - Initial collection of premium, and will start when initial payment occurred if the candidate is accepted
Unconditional - Begins immediate and is not life insurance - property and casualty insurance

Fast2test的NJ-Life-Producer資料無疑是與NJ-Life-Producer考試相關的資料中你最能相信的。如果你還是不相信，馬上親身體驗一下吧。這樣你肯定就會相信我說的了。你可以點擊Fast2test的網站下載考古題的demo。PDF版和軟體版都有，事先體驗一下吧。讓我們親自檢驗一下考古題的品質吧。

Insurance Licensing NJ-Life-Producer Exam Syllabus Topics:

Section	Weight	Objectives
Application, Underwriting & Policy Delivery	10-15%	- Do Not Call & Privacy Regulations - Completing the Application & Disclosure Requirements - Policy Delivery & Legal Responsibilities - Underwriting Process & Risk Classification
New Jersey Insurance Laws, Rules & Regulations	20-25%	- Licensing Requirements & Procedures - Policy Replacement & Disclosure Rules - State Regulatory Framework & Jurisdiction - Trade Practices & Unfair Trade Laws - Ethics, Fiduciary Duty & Consumer Protection

Types of Life Insurance Policies	20-25%	- Annuities & Retirement Products - Interest-Sensitive & Universal Life Products - Term Life Insurance - Combination Plans & Policy Variations - Traditional Whole Life Products
Taxes, Retirement & Advanced Concepts	15-20%	- Social Security & Government Benefits - Group Life Insurance - Retirement Plans & Tax Treatment - Business Insurance & Third-Party Ownership
Policy Riders, Provisions, Options & Exclusions	20-25%	- Policy Exclusions & Limitations - Required & Optional Policy Provisions - Beneficiary Designations & Settlement Options - Common Policy Riders

>> NJ-Life-Producer學習指南 <<

熱門的Insurance Licensing NJ-Life-Producer學習指南&值得信賴的Fast2test - 資格考試中的領先提供商

要想通過Insurance Licensing NJ-Life-Producer認證考試，選擇相應的訓練工具是非常有必要的。而關於Insurance Licensing NJ-Life-Producer認證考試的研究材料是很重要的一部分，我們的Fast2test能很好很快地提供關於通過Insurance Licensing NJ-Life-Producer認證考試的研究材料。我們的Fast2test的IT專家都很有經驗，他們的研究材料和你考試的考題十分接近的，幾乎一模一樣。Fast2test是一個專門為要參加認證考試的人提供便利的網站，能有效的幫助考生通過考試。

最新的 New Jersey Insurance Licencing (NJDOBI) NJ-Life-Producer 免費考試真題 (Q91-Q96):

問題 #91
Continuing education credits may be earned for completing which of the following courses?

- A. Personal motivation courses.
- B. Salesmanship courses.
- C. CLU designation courses.
- D. Prelicensing examination courses.

答案：C

解題說明：
Continuing education credits may be earned through approved insurance education courses, and CLU designation coursework is the only option listed that fits that standard. New Jersey's continuing education rule requires resident individual producers to complete 24 credit hours of approved continuing education during the previous licensing term, including ethics-related credit. The regulation also states that prelicensing education courses may not be used to fulfill continuing education credits, which directly eliminates option D. Salesmanship and personal motivation courses do not satisfy the insurance-content purpose of CE unless separately approved as qualifying insurance education, and they are not the recognized answer here. CLU, or Chartered Life Underwriter, coursework is insurance and financial-planning education tied to life insurance, estate planning, risk management, and related producer competence. Therefore, it is the course type most likely to qualify when approved for CE credit. For the exam, remember the clean rule: approved professional insurance-designation courses may count; prelicensing, motivation, and general sales courses do not.
Reference topics: Continuing Education, Approved CE Courses, CLU Designation, Prelicensing Exclusion.

問題 #92
An insurance producer sends an invitation for a seminar on college funding. According to New Jersey law, what must be contained in the mailer if the producer intends to solicit insurance at the seminar?

- A. The address of the producer.
- B. A personal biography.
- C. The producer's license number.

- D. The producer's name as it appears on the license.

答案：D

解題說明：
The mailer must contain the producer's name as it appears on the producer's insurance license. New Jersey requires an insurance producer who solicits insurance to identify specific information to the person being solicited before commencing solicitation. The required identification includes the producer's name as it appears on the license, the name of the insurer or producer being represented if known, the fact that the producer will receive compensation if insurance is purchased, and the fact that the sale may affect benefits, values, or dividends of an existing policy if replacement is involved. A college-funding seminar becomes insurance solicitation when the producer intends to use the seminar to sell, solicit, or recommend insurance products such as life insurance or annuities. Option B is wrong because the license number is not the required mailer item tested here. Option C is irrelevant. Option D may be useful contact information, but the regulatory identification requirement centers on the producer's licensed name. Reference topics: Producer Identification, Solicitation, Seminar Advertising, New Jersey Producer Standards.

問題 #93
What is the purpose of the Accelerated Death Benefit Rider?

- A. To increase the death benefit by a stated percentage.
- B. To adjust the death benefit to keep up with inflation.
- C. To decrease the tax liability of the insured's estate.
- D. To provide for the early payment of the death benefit for a terminally ill insured.

答案：D

解題說明：
The purpose of an Accelerated Death Benefit Rider is to allow early payment of part of the policy's death benefit when the insured meets the rider's qualifying condition, commonly terminal illness. The rider gives the insured access to policy proceeds while alive, when funds may be needed for medical care, hospice care, long-term care, family support, or end-of-life expenses. The amount paid early reduces the remaining death benefit payable to beneficiaries after death. Option A is wrong because the rider does not increase the death benefit; it advances part of it. Option C is not the rider's primary purpose, although estate and tax effects may be considered in planning. Option D describes a cost-of-living or inflation rider, not accelerated benefits. The exam trigger is "early payment of the death benefit" because accelerated benefits convert part of the death benefit into a living benefit under defined policy conditions. Reference topics: Accelerated Death Benefit, Living Benefits, Terminal Illness Rider, Death Benefit Reduction.

問題 #94
The 1944 U.S. v. South-Eastern Underwriters Association case determined that

- A. Individuals who transact insurance business are subject to the same regulations as investment brokers.
- B. Insurance companies that transact insurance business are subject to the same regulations as banks and savings and loan associations.
- C. Insurance is commerce and should be subject to state regulation.
- D. Insurance is commerce and should be subject to federal regulation.

答案：D

解題說明：
The 1944 United States v. South-Eastern Underwriters Association decision held that insurance transactions crossing state lines constituted interstate commerce and could therefore be subject to federal regulation under the Commerce Clause. This case reversed the earlier assumption from Paul v. Virginia that insurance was not commerce and was primarily a matter of state regulation. The decision created significant concern that federal law could displace state insurance regulation. Congress responded in 1945 with the McCarran-Ferguson Act, which preserved state regulation of insurance unless federal law specifically provides otherwise. Option A is therefore correct because the case itself determined that insurance is commerce and subject to federal regulation. Option B describes the post-McCarran-Ferguson regulatory policy more than the holding of South- Eastern Underwriters. Options C and D are unrelated regulatory comparisons and are not the holding of the case. Reference topics: U.S. v. South-Eastern Underwriters, Interstate Commerce, Federal Regulation, McCarran-Ferguson Act.

問題 #95

A Policy Summary must include all of the following information EXCEPT the

- A. Full name and home office address of the insurance company writing the policy.
- B. Generic names of the basic policy and each rider.
- C. Dividend history of the insurance company writing the policy.
- D. Effective policy loan annual percentage interest rate, where applicable.

答案：C

解題說明：
A Policy Summary is required to provide key policy-specific information, not a historical record of the insurer's dividend performance. New Jersey materials describing policy summary content include items such as the effective policy loan annual percentage interest rate when applicable, whether the rate is applied in advance or arrears, the maximum annual percentage rate if variable, and cost indexes for the basic policy and riders. Policy summary rules also require identification of the insurer and the policy/rider structure. Those requirements support comparison and disclosure at the point of sale. A complete dividend history of the company, however, is not a required Policy Summary item. Dividends may be discussed in participating policy illustrations, and policy summaries may address dividend options or illustrated values where applicable, but the insurer's broad dividend history is not a required element. Therefore option D is the exception. Reference topics: Policy Summary, Life Insurance Disclosure, Policy Loan Interest, Basic Policy and Rider Identification.

問題 #96

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