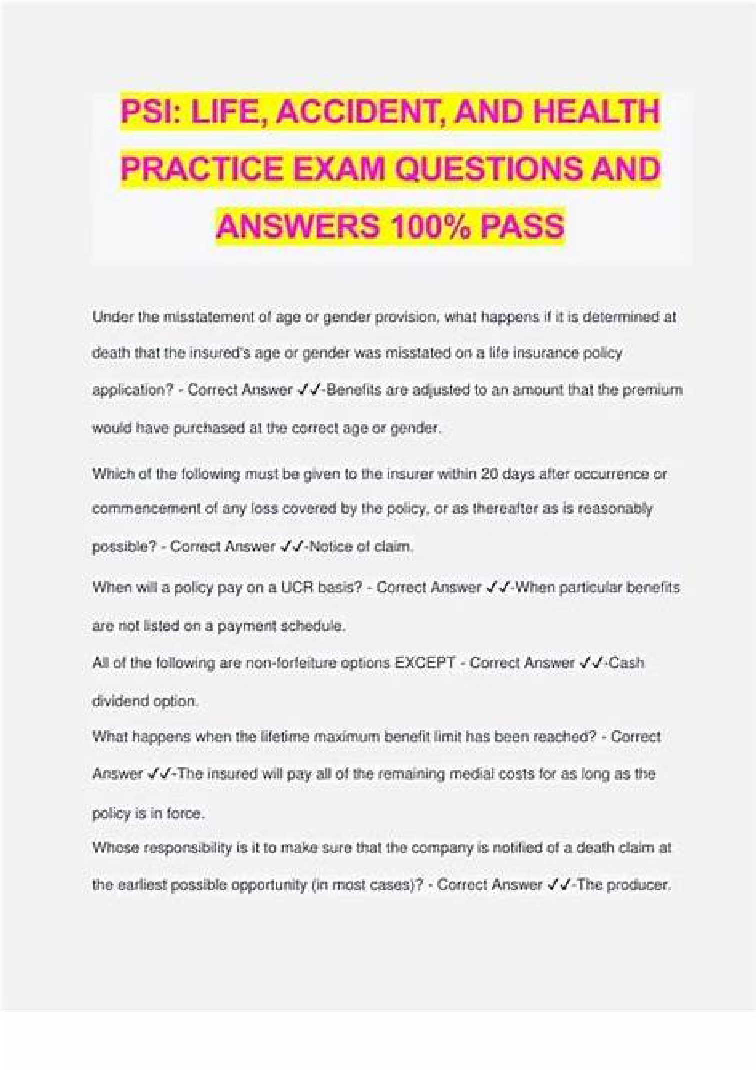
PA-Life-Accident-and-Health Prüfungsfrage, PA-Life-Accident-and-Health Testfagen


PSI: LIFE, ACCIDENT, AND HEALTH PRACTICE EXAM QUESTIONS AND ANSWERS 100% PASS

Under the misstatement of age or gender provision, what happens if it is determined at death that the insured's age or gender was misstated on a life insurance policy application? - Correct Answer ✓✓-Benefits are adjusted to an amount that the premium would have purchased at the correct age or gender.

Which of the following must be given to the insurer within 20 days after occurrence or commencement of any loss covered by the policy, or as thereafter as is reasonably possible? - Correct Answer ✓✓-Notice of claim.

When will a policy pay on a UCR basis? - Correct Answer ✓✓-When particular benefits are not listed on a payment schedule.

All of the following are non-forfeiture options EXCEPT - Correct Answer ✓✓-Cash dividend option.

What happens when the lifetime maximum benefit limit has been reached? - Correct Answer ✓✓-The insured will pay all of the remaining medial costs for as long as the policy is in force.

Whose responsibility is it to make sure that the company is notified of a death claim at the earliest possible opportunity (in most cases)? - Correct Answer ✓✓-The producer.

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>> PA-Life-Accident-and-Health Prüfungsfrage <<

PA-Life-Accident-and-Health Übungsmaterialien & PA-Life-Accident-and-

Health realer Test & PA-Life-Accident-and-Health Testvorbereitung

ZertFragen ist eine Website, die vielen Kandidaten Bequemlichkeiten bietet, ihre Bedürfnisse abdecken und sowie ihren Traum verwirklichen können. Wenn Sie sich noch große Sorgen um die Insurance Licensing PA-Life-Accident-and-Health (Pennsylvania Life, Accident and Health Exam) IT-Zertifizierungsprüfungen machen, wenden Sie sich doch an ZertFragen. ZertFragen macht Sie ruhig, weil wir viele Schulungsunterlagen zur Insurance Licensing PA-Life-Accident-and-Health IT-Zertifizierungsprüfung haben. Sie sind von guter Qualität, zielgerichtet und enthalten viele Wissensgebiete, die Ihnen große Hilfe leisten können. Wenn Sie ZertFragen wählen, würden Sie niemals bereuen. Denn Sie werden Ihren Berufstraum verwirklichen können.

Insurance Licensing Pennsylvania Life, Accident and Health Exam PA-Life-Accident-and-Health Prüfungsfragen mit Lösungen (Q133-Q138):

133. Frage
To prevent an insured from earning a higher income than if he or she were working, disability income policies utilize

- A. waiting periods.
- B. coinsurance.
- C. deductibles
- D. benefit limits.

Antwort: D

Begründung:
Disability income insurance policies includebenefit limitsto prevent insured individuals from receiving more income while disabled than they would earn if actively working. Pennsylvania Accident and Health Insurance materials explain that benefit limits cap the amount of monthly disability benefits, usually expressed as a percentage of the insured's pre-disability earnings, commonly around 60%.
Waiting periods determine how long the insured must wait before benefits begin, deductibles apply primarily to medical expense policies, and coinsurance relates to shared cost arrangements in health insurance. None of these mechanisms directly address income replacement limits.
Benefit limits are a critical underwriting control designed to reduce moral hazard and discourage malingering.
Pennsylvania-approved study guides emphasize that disability insurance is intended to replace a portion of lost income, not to provide a financial advantage. Therefore, option D is the correct and verified answer

134. Frage
Which of the following beneficiary designations prohibits the policyowner from making any changes to the policy without the beneficiary's written consent?

- A. contingent beneficiary
- B. irrevocable beneficiary
- C. primary beneficiary
- D. revocable beneficiary

Antwort: B

Begründung:
Under Pennsylvania Life Insurance regulations, anirrevocable beneficiarydesignation prevents the policyowner from making any changes to the policy without the beneficiary'swritten consent. Once named, an irrevocable beneficiary has a vested interest in the policy, meaning their rights cannot be altered unilaterally by the policyowner. This includes changes to beneficiaries, policy loans, assignments, or surrenders.
Pennsylvania-approved life insurance study materials emphasize that the policyowner gives up certain ownership rights when naming an irrevocable beneficiary. This designation is often used in divorce agreements, estate planning, or business arrangements where guaranteed benefits are required. Because of the legal protections involved, written consent from the irrevocable beneficiary is mandatory for any material policy modification.
The other options do not limit policyowner control. A primary beneficiary is simply first in line to receive benefits, while a contingent beneficiary receives benefits only if the primary beneficiary is unavailable. A revocable beneficiary allows the policyowner to make changes freely. Therefore,irrevocable beneficiaryis the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance documentation.

135. Frage
The clause in a life insurance policy protecting its proceeds from the beneficiary's creditors is referred to as the

- A. credit shelter trust clause.
- B. creditor life clause.
- C. lien exclusion clause.
- D. spendthrift trust clause.

Antwort: D

Begründung:
In Pennsylvania Life Insurance policies, the clause that protects life insurance proceeds from the beneficiary's creditors is known as thespendthrift trust clause. This provision is designed to ensure that the policy benefits are preserved for the intended beneficiary and are not subject to claims by creditors, bankruptcy actions, or legal judgments against the beneficiary. Under Pennsylvania insurance principles and estate-planning standards reflected in life insurance study materials, this clause restricts the beneficiary's ability to transfer, assign, or pledge the proceeds before they are paid out.
The spendthrift trust clause functions by legally separating the insurance proceeds from the beneficiary's personal assets until distribution occurs according to the policy terms. As a result, creditors cannot attach, garnish, or seize the funds while they remain under the control of the insurer. This protection is particularly important when beneficiaries may have financial difficulties, outstanding debts, or limited financial management skills.
The other options listed are incorrect under Pennsylvania Life, Accident, and Health Insurance guidelines. A lien exclusion clause relates to property insurance, not life insurance. A credit shelter trust clause is an estate- planning tool used primarily for tax minimization, not creditorprotection within a policy. A creditor life clause does not exist as a recognized life insurance provision.
Therefore, thespendthrift trust clauseis the correct and verified answer according to Pennsylvania-approved insurance education and licensing materials.

136. Frage
Which of the following gives the policyowner access to the cash value that accumulates inside the policy without having to terminate the policy?

- A. Fixed-period Installments.
- B. Policy Loans.
- C. Spendthrift Clause.
- D. Reduced Paid-up Insurance.

Antwort: B

Begründung:
In Pennsylvania life insurance policies that build cash value,policy loansallow the policyowner to access accumulated cash valuewithout surrendering or terminating the policy. Once sufficient cash value exists, the policyowner may borrow against it at the interest rate specified in the policy.
Policy loans are not taxable as income while the policy remains in force. If the loan is not repaid, the outstanding balance plus accrued interest is deducted from the death benefit payable to the beneficiary. This feature provides liquidity while preserving coverage.
The other options do not provide direct access to cash value without altering the policy. A spendthrift clause protects proceeds from creditors, reduced paid-up insurance changes the policy's face amount, and fixed- period installments are settlement options payable after death. Therefore,policy loansis the correct and verified answer under Pennsylvania Life Insurance regulations.

137. Frage
Which one of the following type of calls is NOT exempt from the Do-Not-Call Registry?

- A. insurance sales calls.
- B. calls on behalf of political organizations.
- C. calls from charities.
- D. telephone surveys.

Antwort: A

Begründung:

Under federal and Pennsylvania telemarketing regulations referenced in Pennsylvania Life, Accident, and Health Insurance study materials, certain types of calls areexemptfrom the Do-Not-Call Registry. These exemptions include calls made on behalf of political organizations, telephone surveys, and charitable organizations, provided they are not primarily commercial solicitations.
Insurance sales callsarenot exemptfrom the Do-Not-Call Registry. Producers must comply with registry requirements by checking numbers against the registry and honoring consumer opt-out requests. Failure to comply may result in fines, penalties, and disciplinary action under Pennsylvania insurance law. These rules protect consumer privacy and prevent unwanted solicitations.
Therefore, option A correctly identifies the type of call that is not exempt.

138. Frage
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Die Konkurrenz in unserer Gesellschaft wird immer heftiger. Unsere ZertFragen ist noch bei vielen Prüfungskandidaten sehr beliebt, weil wir immer vom Standpunkt der Teilnehmer die Softwaren entwickeln. Z.B. die gut gekaufte Insurance Licensing PA-Life-Accident-and-Health Prüfungssofteware wird von unserem professionellem Team entwickelt mit großer Menge Forschung der Insurance Licensing PA-Life-Accident-and-Health Prüfung. Obwohl wir eine volle Rückerstattung für die Verlust des Tests versprechen, bestehen fast alle Kunde Insurance Licensing PA-Life-Accident-and-Health, die unsere Produkte benutzen. Was beweist die Vertrauenswürdigkeit und die Effizienz unserer Insurance Licensing PA-Life-Accident-and-Health Prüfungsunterlagen.

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