

Virginia-Life-Annuities-and-Health-Insurance Training Tools, Reliable Virginia-Life-Annuities-and-Health-Insurance Exam Voucher

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](#)

What's more, part of that ExamsTorrent Virginia-Life-Annuities-and-Health-Insurance dumps now are free:
<https://drive.google.com/open?id=1MzYhgo43B7ry7xUSEuUSuV4dJHLI9Otn>

The sources and content of our Virginia-Life-Annuities-and-Health-Insurance practice dumps are all based on the real Virginia-Life-Annuities-and-Health-Insurance exam. And they are the masterpieces of professional expertise in this area with reasonable prices. Besides, they are highly efficient for passing rate is between 98 to 100 percent, so they can help you save time and cut down additional time to focus on the Virginia-Life-Annuities-and-Health-Insurance Actual Exam review only. We understand your drive for the certificate, so you have a focus already and that is a good start.

The Virginia-Life-Annuities-and-Health-Insurance torrent prep contains the real questions and simulation questions of various qualifying examinations. It is very worthy of study efficiently. Time is constant development, and proposition experts will set questions of real Virginia-Life-Annuities-and-Health-Insurance exam continuously according to the progress of the society change tendency of proposition, and consciously highlight the hot issues and policy changes. In order to be able to better grasp the proposition thesis direction, the Virginia Life, Annuities, and Health Insurance Examination Series 11-01 study question focus on proposition which one recent theory and published, in all kinds of academic report even if update to find effective thesis points, according to the proposition of preferences and habits, ponder proposition style of topic selection, to update our Virginia-Life-Annuities-and-Health-Insurance Exam Question, to facilitate users of online learning, better fit time development hot spot.

>> [Virginia-Life-Annuities-and-Health-Insurance Training Tools](#) <<

Reliable Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam Voucher - Virginia-Life-Annuities-and-Health-Insurance Pass Test

If you are unfamiliar with our Virginia-Life-Annuities-and-Health-Insurance practice materials, please download the free demos for your reference, and to some unlearned exam candidates, you can master necessities by our Virginia-Life-Annuities-and-Health-Insurance training prep quickly. Our passing rate of the Virginia-Life-Annuities-and-Health-Insurance Study Guide has reached up to 98 to 100 percent up to now, so you cannot miss this opportunity. And you will feel grateful if you choose our Virginia-Life-Annuities-and-Health-Insurance exam questions.

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q139-Q144):

NEW QUESTION # 139

When a Medicare Supplement policy is purchased during the open enrollment period:

- A. The exclusions may be more numerous than usual
- B. The premium cost may be higher than usual
- C. The benefits may be lower than usual
- D. The policy must be issued regardless of health status

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

* The Medicare Supplement open enrollment period (6 months starting the first month a person is 65 and enrolled in Medicare Part B) guarantees issuance of a policy without regard to health status (D).

* Premiums (A), benefits (B), and exclusions (C) are standardized and not altered during this period due to health.

The Virginia study guide states that during the Medicare Supplement open enrollment, insurers must issue policies without medical underwriting, ensuring access regardless of health. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Medicare Supplement Insurance."

NEW QUESTION # 140

Keogh plans are also known as:

- A. Section 2503(c) trusts
- B. 403(b) plans
- C. HR 10 plans
- D. Section 457 plans

Answer: C

Explanation:

Keogh plans, established under the Internal Revenue Code, are retirement plans for self-employed individuals and small businesses, also known as HR 10 plans (option B) after the 1962 legislation (H.R. 10) creating them. They allow tax-deferred contributions, similar to qualified plans. Option A (Section 457 plans) applies to government and nonprofit employees, not self-employed individuals. Option C (403(b) plans) is for nonprofit employees (e.g., teachers), distinct from Keogh's self-employed focus. Option D (Section 2503(c) trusts) relates to gifting for minors, not retirement. The study guide likely contrasts Keogh (HR 10) with other plans in a retirement section, noting its tax benefits and eligibility, confirming B as the correct synonym.

NEW QUESTION # 141

A spendthrift clause in a life insurance policy would have NO effect if the beneficiary receives the proceeds as:

- A. Fixed period installments
- B. Fixed amount installments
- C. One lump sum payment
- D. Interest-only payments

Answer: C

Explanation:

A spendthrift clause, permitted under Virginia Code § 38.2-3122, protects life insurance proceeds from creditors or the beneficiary's mismanagement by restricting access to the funds. It's effective when proceeds are paid in controlled installments (e.g., options A, B, C), as the insurer retains and distributes the money over time, preventing lump-sum dissipation. Option A (fixed amount installments) pays a set dollar amount periodically, option B (fixed period installments) pays over a set time, and option C (interest-only payments) holds the principal while paying interest—all compatible with spendthrift protection. Option D (one lump sum payment) delivers the full proceeds at once, bypassing the clause's control mechanism, rendering it ineffective since the beneficiary gains unrestricted access. The study guide likely explains this clause as a safeguard for structured payouts, noting that lump-sum elections nullify its purpose, as seen in Virginia case law and NAIC guidelines, making D the correct choice.

NEW QUESTION # 142

Who usually selects the beneficiary of a life insurance policy?

- A. The insurer
- B. The beneficiary
- C. The policyowner
- D. The agent

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

- * The policyowner (A) has the right to designate the beneficiary, as they control the policy's terms and ownership rights.
- * The insurer (B) issues the policy, the beneficiary (C) receives proceeds, and the agent (D) facilitates but doesn't decide.

The Virginia study guide confirms that the policyowner selects the beneficiary, exercising a fundamental ownership right, unless assigned otherwise. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Beneficiary Designations."

NEW QUESTION # 143

In long-term care insurance, ADLs normally include:

- A. Dressing, eating, bathing, and mobility
- B. Age, sex, income, and occupation
- C. Physicians, surgeons, dentists, and optometrists
- D. Spouse, children, parents, and siblings

Answer: A

Explanation:

Virginia Code § 38.2-5200 defines Activities of Daily Living (ADLs) in long-term care (LTC) insurance as basic self-care tasks triggering benefits if the insured can't perform them (typically 2 of 6). Option D lists common ADLs: dressing, eating, bathing, and mobility (often with toileting and transferring), aligning with federal and Virginia standards (e.g., HIPAA). Option A (age, sex, income, occupation) is underwriting data, not ADLs. Option B (health providers) is unrelated to functional ability. Option C (family members) might confuse beneficiaries, not ADLs. The study guide likely lists ADLs with examples—e.g., needing help bathing due to arthritis—emphasizing their role in LTC eligibility, making D the precise answer.

NEW QUESTION # 144

.....

Wrong topic tend to be complex and no regularity, and the Virginia-Life-Annuities-and-Health-Insurance torrent prep can help the users to form a good logical structure of the wrong question, this database to each user in the simulation in the practice of all kinds of wrong topic all induction and collation, and the Virginia-Life-Annuities-and-Health-Insurance study question then to the next step in-depth analysis of the wrong topic, allowing users in which exist in the knowledge module, tell users of our Virginia-Life-Annuities-and-Health-Insurance Exam Question how to make up for their own knowledge loophole, summarizes the method to deal with such questions for, to prevent such mistakes from happening again.

Reliable Virginia-Life-Annuities-and-Health-Insurance Exam Voucher: <https://www.examstorrent.com/Virginia-Life-Annuities-and-Health-Insurance-exam-dumps-torrent.html>

On the other hand, using free trial downloading before purchasing, I can promise that you will have a good command of the function of our Virginia-Life-Annuities-and-Health-Insurance training prep, With real Virginia-Life-Annuities-and-Health-Insurance exam questions in PDF, customizable Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance practice exams, free demos, and 24/7 support, you can be confident that you are getting the best possible Virginia-Life-Annuities-and-Health-Insurance exam material for the test, There may be customers who are concerned about the installation or use of our Virginia-Life-Annuities-and-Health-Insurance study materials.

Insurance Representative: An insurance representative Reliable Virginia-Life-Annuities-and-Health-Insurance Exam Voucher might be independent and represent a number of companies or affiliated with a particular insurance company.

With this analogy, it's easy to see that poorly Virginia-Life-Annuities-and-Health-Insurance planned, poorly architected IT projects are doomed to failure, On the other hand, using free trial downloading before purchasing, I can promise that you will have a good command of the function of our Virginia-Life-Annuities-and-Health-Insurance training prep.

The Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam with Desktop Practice Exam Software

With real Virginia-Life-Annuities-and-Health-Insurance exam questions in PDF, customizable Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance practice exams, free demos, and 24/7 support, you can be confident that you are getting the best possible Virginia-Life-Annuities-and-Health-Insurance exam material for the test.

There may be customers who are concerned about the installation or use of our Virginia-Life-Annuities-and-Health-Insurance study materials. It's really a convenient way for those who are fond of paper learning.

Because the software version of the product can simulate the real test environment, users can realize the effect of the atmosphere of the Virginia-Life-Annuities-and-Health-Insurance exam at home through the software version.

2025 Latest Exams Torrent Virginia-Life-Annuities-and-Health-Insurance PDF Dumps and Virginia-Life-Annuities-and-Health-Insurance Exam Engine Free Share: <https://drive.google.com/open?id=1MzYhgo43B7ry7xUSEuUSuV4dJHLI9Otn>