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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q27-Q32):

NEW QUESTION # 27

Which is true about ownership of a deferred annuity contract?

- A. An owner's rights take effect when the benefit payment phase begins
- B. All of the participants in a group contract are part-owners
- **C. An owner may be the annuitant or the beneficiary or neither**
- D. Ownership rights are neither transferable nor assignable

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

* In a deferred annuity, the owner (who purchases the contract) can be the annuitant (who receives payments), the beneficiary (who receives proceeds), or a third party (C).

* Option A (group contract) applies to group annuities, not individual ownership.

* Option B (non-transferable) is false; ownership can often be assigned.

* Option D (rights at payment phase) is incorrect; owners have rights during accumulation.

The Virginia study guide notes that deferred annuity ownership is flexible, allowing the owner to differ from the annuitant or beneficiary, with rights exercisable before payout. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Annuities."

NEW QUESTION # 28

When may a person insured under a group term insurance policy exercise the conversion option?

- A. Never, because group life insurance does not have a conversion privilege
- B. Anytime while insurable and still a member of the insured group
- **C. Within 31 days after the person has terminated employment**
- D. Anytime after the group contract has existed for five years

Answer: C

Explanation:

Virginia Code § 38.2-3330 mandates a conversion privilege in group term life policies, allowing insureds to convert to an individual policy without evidence of insurability within 31 days after losing group eligibility (e.

g., employment termination). Option C matches this precisely. Option A is false; conversion is a legal requirement. Option B is incorrect; conversion applies post-eligibility, not during active membership while still insurable. Option D (five years) is arbitrary and unsupported by law. The study guide likely details this

31-day window with examples-e.g., an employee converting to whole life after layoffs-emphasizing its protective role, making C the correct timing.

NEW QUESTION # 29

A qualified plan participant elected a trustee-to-trustee transfer of rollover funds instead of personally receiving the funds and then rolling them over. This election permits the participant to:

- **A. Avoid mandatory income tax withholding on the amount transferred**
- B. Significantly reduce the amount of time required for the transaction
- C. Eliminate the penalty tax that normally applies to rollover funds
- D. Eliminate the possibility of funds being lost in the mail

Answer: A

Explanation:

Detailed Answer in Step-by-Step Solution:

* A trustee-to-trustee transfer (A) avoids the 20% mandatory tax withholding required when funds are distributed to the participant and rolled over within 60 days.

* Options B (lost funds) and C (time) are incidental, not primary benefits. Option D (penalty tax) is irrelevant; rollovers aren't penalized if timely.

The Virginia study guide, per IRS rules, notes that direct trustee-to-trustee transfers bypass withholding, preserving the full amount for reinvestment. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Retirement Plans."

NEW QUESTION # 30

A licensee is NOT required by Virginia law to keep which of the following records?

- A. Policy renewal notices
- B. Accounting records of premium payments
- C. Premium quotations of unissued policies
- D. Files of insurance applications on current policies issued

Answer: C

Explanation:

Virginia Code § 38.2-1809 mandates that licensees maintain specific records for regulatory oversight and consumer protection.

Option A (accounting records of premium payments) is required to track funds received and remitted, ensuring financial accountability (e.g., premiums collected for a \$1,000 policy). Option B (files of insurance applications on current policies) must be kept as part of the contract and for audit purposes, per §

38.2-1810. Option C (policy renewal notices) is required to document communication with policyholders about ongoing coverage, ensuring transparency. Option D (premium quotations of unissued policies) is not mandated; while agents may provide quotes (e.g., \$500 annually for a term policy), these are preliminary offers, not binding until a policy is issued, and Virginia law doesn't require retaining them unless they result in a transaction. The study guide likely details recordkeeping in a compliance chapter, contrasting required records (A, B, C) with optional ones like quotes (D), using examples-e.g., keeping a paid policy's file but not a rejected quote-making D the item not required. This reflects Virginia's focus on executed contracts over prospective ones.

NEW QUESTION # 31

Under Virginia standards for marketing long-term care coverage, all of these are prohibited sales practices EXCEPT:

- A. Twisting
- B. High pressure tactics
- C. Replacing existing coverage
- D. Cold lead advertising

Answer: D

Explanation:

Virginia Code § 38.2-5207 and 14VAC5-200-185 outline marketing standards for long-term care (LTC) insurance to protect consumers. Option A (twisting)-misrepresenting a policy to induce replacement-is prohibited as an unfair practice (Virginia Code § 38.2-502). Option C (high pressure tactics)-aggressive sales forcing quick decisions-violates ethical standards and is banned (14VAC5-200-40). Option B (replacing existing coverage) is incorrect as stated; replacement itself isn't prohibited but requires disclosure via a replacement notice (14VAC5-200-75), making it regulated, not banned outright-however, the question implies unauthorized or deceptive replacement, which is prohibited. Option D (cold lead advertising)- soliciting via broad, unsolicited leads (e.g., mailers)-is permitted if it complies with disclosure rules and isn't deceptive (14VAC5-200-50). The study guide likely lists twisting and high pressure as unethical, with examples like misstating benefits, while allowing cold lead ads with proper labeling (e.g., "advertisement"), making D the exception.

NEW QUESTION # 32

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