

# Virginia-Life-Annuities-and-Health-Insurance技術問題 & Virginia-Life-Annuities-and-Health-Insurance日本語 受験攻略



さらに、Japancert Virginia-Life-Annuities-and-Health-Insuranceダンプの一部が現在無料で提供されています：  
<https://drive.google.com/open?id=1CLTHVgWDj8dOtJ033rppmdNiB1flpdly>

当社JapancertのVirginia-Life-Annuities-and-Health-Insurance学習準備は、自己学習、自己評価、統計レポート、タイミング、およびテスト刺激機能を強化し、各機能はクライアントが包括的に学習するのに役立つ独自の役割を果たします。Virginia-Life-Annuities-and-Health-Insuranceガイド資料の自己学習および自己評価機能は、クライアントがVirginia-Life-Annuities-and-Health-Insurance学習資料の学習結果を確認するのに役立ちます。Virginia-Life-Annuities-and-Health-Insuranceトレーニングクイズのタイミング機能は、学習者が速度を調整して質問に答え、Virginia Life, Annuities, and Health Insurance Examination Series 11-01アラートを維持するのに役立ちます。学習教材はタイマーを設定します。

試験の結果は、Japancert選択したVirginia-Life-Annuities-and-Health-Insurance学習教材と直接関係しています。したがって、当社は試験のレビューに特に関心を持っています。試験の証明書を取得することはほんの始まりです。当社の練習資料は、広範囲に影響を与える可能性があります。この種の試験に関する要求は、Virginia-Life-Annuities-and-Health-InsuranceトレーニングクイズでVirginia Insurance満たすことができます。ですから、私たちのVirginia Life, Annuities, and Health Insurance Examination Series 11-01練習資料はあなたの未来にプラスの興味を持っています。このような小さな投資でありながら大きな成功を収めたのに、Virginia Life, Annuities, and Health Insurance Examination Series 11-01なぜあなたはまだためらっていますか？

## >> Virginia-Life-Annuities-and-Health-Insurance技術問題 <<

### 試験の準備方法-完璧なVirginia-Life-Annuities-and-Health-Insurance技術 問題試験-権威のあるVirginia-Life-Annuities-and-Health-Insurance日本語 受験攻略

Virginia-Life-Annuities-and-Health-Insurance学習教材のシステムはスムーズで、インストールすることも簡単です。だから、あなたの多くの貴重な時間を節約できます。インストールした後、Virginia-Life-Annuities-and-Health-Insurance学習教材を勉強できます。勉強するとき、問題の答えをちゃんと覚えると、Virginia-Life-Annuities-and-Health-Insurance試験に参加できます。Virginia-Life-Annuities-and-Health-Insurance学習教材の的中率が高いので、多くの受験者は試験に合格しました。

### Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance 認定試験 の出題範囲:

トピック	出題範囲

トピック 1	<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>
トピック 2	<ul style="list-style-type: none"> <li>• Insurance Regulation: This domain covers Virginia's regulatory framework for insurance agents and companies, including licensing, appointments, continuing education, disciplinary actions, and the State Corporation Commission's authority. It also addresses federal regulations like the Fair Credit Reporting Act and ACA market reforms.</li> </ul>
トピック 3	<ul style="list-style-type: none"> <li>• Life Insurance Basics: This domain covers insurable interest, personal and business uses of life insurance, methods for determining coverage amounts, policy classifications, premium determination factors, agent sales responsibilities, and the underwriting process.</li> </ul>
トピック 4	<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>
トピック 5	<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>
トピック 6	<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>
トピック 7	<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>
トピック 8	<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>

## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 認定 Virginia-Life-Annuities-and-Health-Insurance 試験問題 (Q347-Q352):

### 質問 # 347

(An individual's need for a death benefit for survivors is influenced by all of the following factors EXCEPT:)

- A. Self-maintenance costs
- B. Ages of dependents
- C. Family standard of living
- D. Number of dependents

正解: A

解説:

When determining the amount of life insurance needed, insurers and agents focus on factors affecting survivors, not the insured. The number and ages of dependents, as well as the family's standard of living, directly influence how much income replacement and financial support will be needed after death.

Self-maintenance costs refer to expenses incurred by the insured while alive and do not affect survivor needs after death. Therefore, option D is the correct exception. Virginia exam materials stress survivor income needs, education costs, debts, and lifestyle preservation when evaluating death benefit amounts.

### 質問 # 348

The information which gives an insurer necessary personal data regarding an individual and helps determine whether the individual can be insured under an individual health insurance policy is contained in the:

- A. Policy schedule
- B. Enrollment form
- C. Agent's statement
- **D. Application**

正解: D

解説:

The application is the primary underwriting source for personal data and risk assessment. It provides the insured's age, health, occupation, and lifestyle factors. Exact extract: "The application is a written request to the company for a contract and is the source of the insurer's underwriting information." Reference:

#### 質問 # 349

Keogh plans are also known as:

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

正解: C

解説:

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.

#### 質問 # 350

All the following are considered Essential Health Benefits under the ACA, EXCEPT:

- A. Preventive care services
- B. Hospitalization
- **C. Adult dental services**
- D. Laboratory services

正解: C

解説:

Under the Affordable Care Act (ACA), Essential Health Benefits (EHB) include a variety of categories such as hospitalization, laboratory services, and preventive care services. However, adult dental services are not included as one of the ACA's required essential benefits, though they may be offered as part of a separate plan or rider. This distinction is important as it affects coverage requirements and benefits for different age groups.

#### 質問 # 351

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

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

正解: A

解説:

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.

## 質問 # 352

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今は時間がそんなに重要な社会でもっとも少ないお時間を使ってVirginia-Life-Annuities-and-Health-Insurance試験に合格するのは一番よいだと思います。Japancertが短期な訓練を提供し、一回に君のVirginia-Life-Annuities-and-Health-Insurance試験に合格させることができます。

**Virginia-Life-Annuities-and-Health-Insurance日本語受験攻略**: <https://www.japancert.com/Virginia-Life-Annuities-and-Health-Insurance.html>

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