

# Virginia-Life-Annuities-and-Health-Insurance Exam Introduction | Virginia-Life-Annuities-and-Health-Insurance Guide Torrent

D. Medicare Act - ANSWER>>B

The PRIMARY reason for selecting a Variable Whole Life policy instead of a traditional Whole Life policy is that the Variable Whole Life policy:

- A. provides flexible premium payments
- B. allows the policyowner to borrow a larger percentage of the cash value
- C. has the potential to earn a higher rate of return on the cash value
- D. allows the policyowner more flexibility in naming and changing beneficiaries - ANSWER>>C

A policyowner names his wife as the primary beneficiary of his Universal Life policy on a revocable basis. He also names his three children as his secondary beneficiaries and his estate as his tertiary beneficiary. If the policyowner's wife predeceases him, and then he dies, who will receive the policy proceeds?

- A. The children
- B. The policyowner's estate
- C. The primary beneficiary's estate
- D. The tertiary beneficiary - ANSWER>>A

The owner of a term insurance policy can choose the manner in which to take which of the following actions?

- A. Waive an insured's premiums if the insured becomes totally disabled before a certain age
- B. Waive an insured's premiums if the insured becomes partially disabled for a continuous time
- C. Increase an insured's coverage at an advanced age without incurring a premium increase
- D. Reduce an insured's premiums if the insured pays them annually instead of monthly - ANSWER>>D

Under the Social Security Retirement Benefits, all of the following factors will influence how much a retiring individual will receive as a monthly income benefit EXCEPT the individual's:

- A. age
- B. "primary insurance amount"

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## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q308-Q313):

### NEW QUESTION # 308

An information security program shall be designed to do all of the following, EXCEPT:

- A. Ensure policyholder access to their information without substantial inconvenience
- B. Protect against unauthorized access to the information
- C. Protect against any anticipated threats or hazards to the integrity of the information
- D. Ensure the confidentiality of policyholder information

**Answer: A**

Explanation:

Virginia Code § 38.2-623 mandates insurers to implement information security programs to safeguard nonpublic personal information, aligning with the NAIC's Model Regulation for Privacy. These programs must ensure confidentiality (option B), protect against threats or hazards (option C), and prevent unauthorized access (option D)-all core objectives to secure data against breaches or misuse. Option A (ensure policyholder access without substantial inconvenience) is not a requirement of the security program; while Virginia Code § 38.2-610 allows policyholders to request their information, this is a separate consumer right, not a security program goal. The study guide likely details these mandates in a privacy section, emphasizing protection over access facilitation, as security focuses on safeguarding, not convenience. For example, encryption (B, D) and risk assessments (C) are standard, but streamlining access (A) could even conflict with security if overly permissive, making A the exception.

### NEW QUESTION # 309

All of the following are underwriting criteria for individual life insurance EXCEPT:

- A. Gender
- B. Ability to pay premiums
- C. Religion
- D. Occupation

**Answer: C**

Explanation:

Virginia Code § 38.2-3107 governs life insurance underwriting, where insurers assess risk using factors like gender (option A, affecting mortality rates), occupation (option C, e.g., hazardous jobs increase risk), and ability to pay premiums (option D, ensuring policy sustainability). Option B (religion) is not a permissible criterion; Virginia Code § 38.2-211 prohibits unfair discrimination in insurance based on religion, race, or other protected traits, reflecting federal and state anti-discrimination laws. The study guide likely explains underwriting with examples-e.g., higher premiums for a male firefighter-but flags religion as an illegal factor, with case studies of compliance, making B the exception.

### NEW QUESTION # 310

(How many lives are normally insured by a survivorship life insurance policy?)

- A. Four
- B. Three
- C. One
- D. Two

**Answer: D**

Explanation:

A survivorship life insurance policy, also known as second-to-die life insurance, insures two individuals under a single policy. The death benefit is paid only after both insured individuals have died. This type of policy is most commonly issued to spouses but may also insure business partners or other pairs with shared financial interests. Because the insurer does not pay the benefit until the second death occurs, survivorship policies typically have lower premiums than purchasing two separate permanent life insurance

policies with the same combined face amount. Survivorship life insurance is primarily used for estate planning purposes, such as providing funds to pay estate taxes, create liquidity for heirs, or fund trusts. It is not designed to replace income upon the first death. The defining feature of survivorship life insurance is that exactly two lives are insured, and the benefit is triggered by the second death.

#### NEW QUESTION # 311

When the owner of a life insurance policy reserves the right to change the beneficiary, the arrangement is called:

- A. A contestable designation
- B. A contingent designation
- C. An irrevocable designation
- **D. A revocable designation**

**Answer: D**

Explanation:

When the owner of a life insurance policy reserves the right to change the beneficiary, it is referred to as a revocable designation. A revocable beneficiary designation allows the policyholder to change the beneficiary at any time without the consent of the current beneficiary. This flexibility is in contrast to an irrevocable designation, where the beneficiary cannot be changed without their consent.

#### NEW QUESTION # 312

A function performed by both the life insurance agent and the home office underwriter is:

- A. Reviewing a client's coverage periodically
- B. Finding new clients
- **C. Evaluating risks**
- D. Collecting premiums

**Answer: C**

Explanation:

Virginia Code § 38.2-1800 et seq. outlines roles in life insurance. Agents and underwriters both evaluate risks (option B); agents assess initial client risk (e.g., health questions) for application accuracy, while underwriters analyze it for approval (e.g., medical records). Option A (finding clients) is agent-only; underwriters don't prospect. Option C (collecting premiums) is primarily the agent's task, not underwriting's. Option D (reviewing coverage) is a post-sale service, not a core underwriting function. The study guide likely contrasts roles but notes this shared risk focus-e.g., an agent flags smoking, underwriter rates it-making B the common duty.

#### NEW QUESTION # 313

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