

Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer最新知識、Ok-Life-Accident-and-Health-or-Sickness-Producer日本語版試験勉強法

Life Insurance Licensing Test, Primerica With Complete Solutions 100% 2024

Which of the following situations requires a person to be licensed? - correct answer Receive commissions

The settlement option that would provide a beneficiary with the largest monthly income from a life insurance death benefit is called - correct answer Straight life

Which of the following contains the company's promise to pay the benefits of a policy - correct answer Insuring clause

The provision that allows an insurer to deduct premiums from the policy's cash value to prevent the policy from lapsing is a(n) - correct answer Automatic premium loan

A whole life insurance policy in which the cash value builds faster than a 7-PAY whole life policy is called a(n) - correct answer Modified endowment contract

Which life nonforfeiture option provides lifetime coverage? - correct answer Reduced paid-up

Four individuals, each 35 years old, purchase the life insurance policies listed below. Which policy will have the largest cash value after 10 years? - correct answer 20-pay life

All marketing communications, regardless of their source, are the responsibility of the - correct answer Insurance company

Which of the following is NOT one of the three nonforfeiture options? - correct answer Interest only

When an insured sells their life insurance policy to another party in order to get money for terminal illness expenses, it is known as a(n) - correct answer Volitional settlement

P.S.GoShikenがGoogle Driveで共有している無料の2025 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producerダンプ: https://drive.google.com/open?id=1DOvA9C-yUgVKz_wSNJfsSzE7FsVIXF7l

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持ってきた製品があなたにふさわしくないと感じることはよくありますか？ Ok-Life-Accident-and-Health-or-Sickness-Producer学習ガイドを使用することに決めた場合、問題に遭遇することは決してないことを伝えたいと思います。私たちのOk-Life-Accident-and-Health-or-Sickness-Producer学習教材は、あなたが期待できない高品質を持っています。Ok-Life-Accident-and-Health-or-Sickness-Producer学習教材のガイダンスで経験を積むと、以前よりも短時間で過ごすことができ、明らかに進歩を感じることができます。また、Ok-Life-Accident-and-Health-or-Sickness-Producerのテストクイズは、進歩に役立つことがわかります。。

>> Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer最新知識 <<

Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer日

本語版試験勉強法 & Ok-Life-Accident-and-Health-or-Sickness-Producer 日本語講座

優れた Ok-Life-Accident-and-Health-or-Sickness-Producer 試験問題を使用すると、Ok-Life-Accident-and-Health-or-Sickness-Producer 認定資格を取得して自分自身を向上させ、より良い未来とより良い未来を実現することができます。Ok-Life-Accident-and-Health-or-Sickness-Producer トレーニングガイドを使用すると、職業で認められます。Ok-Life-Accident-and-Health-or-Sickness-Producer 試験のブレンダンプは、より大きな会社に注目させる能力を証明できます。その後、より良い仕事を取得し、適切な職場に行くための選択肢があります。Ok-Life-Accident-and-Health-or-Sickness-Producer 試験問題を試してみたいかがですか。Ok-Life-Accident-and-Health-or-Sickness-Producer 試験問題が最高の準備資料であることに驚かれることでしょう。

Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam 認定 Ok-Life-Accident-and-Health-or-Sickness-Producer 試験問題 (Q25-Q30):

質問 # 25

If Janet purchases a 10-year level term life insurance policy with a face amount of \$100,000, which of the following is TRUE?

- A. The premium and the face amount will remain constant for the 10-year period.
- B. The face amount will increase as dividends on the policy accumulate over the 10-year period.
- C. The policy will be converted to a whole life policy at the end of the 10-year period.
- D. The face amount will remain constant as the premium increases over the 10-year period.

正解: A

解説:

A 10-year level term life insurance policy has a fixed premium and a fixed face amount (death benefit) for the entire 10-year term. The premium and death benefit remain constant, and there is no cash value or dividend accumulation, as term life is not a participating policy.

* Option A: Incorrect. Conversion to whole life is an optional rider, not automatic at the end of the term.

* Option B: Incorrect. In a level term policy, the premium does not increase during the term; it remains constant.

* Option C: Incorrect. Term life policies do not pay dividends or accumulate cash value, so the face amount does not increase.

* Option D: Correct. Both the premium and the \$100,000 face amount remain constant for the 10-year term.

This question falls under the Prometric content outline section on "Life Products," which covers term life insurance characteristics.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance).

Oklahoma Insurance Department, Title 36 O.S. § 4002 (definitions of life insurance products).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

質問 # 26

How many employees are REQUIRED before an employer is subject to COBRA?

- A. 30 employees
- B. 50 employees
- C. 31 employees
- D. 20 employees

正解: D

解説:

The Consolidated Omnibus Budget Reconciliation Act (COBRA), as regulated under federal law (29 U.S.

C: § 1161 et seq.), requires employers with 20 or more employees to offer continuation of group health insurance coverage to employees and their dependents after certain qualifying events (e.g., termination of employment). This applies to private-sector employers and is enforced in Oklahoma.

* Option A: Correct. COBRA applies to employers with 20 or more employees.

* Option B: Incorrect. 30 employees is not the threshold.

* Option C: Incorrect. 31 employees is not the specific requirement.

* Option D: Incorrect. 50 employees is unrelated to COBRA's threshold.

This question aligns with the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers federal laws like COBRA.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: State- Specific Knowledge - Oklahoma Insurance Statutes).

Oklahoma Insurance Department, Title 36 O.S. § 6060.3 (health insurance regulations).

COBRA, 29 U.S.C. § 1161 et seq.

質問 # 27

The primary reason for purchasing life insurance is to provide

- A. retirement income.
- **B. death benefits.**
- C. tax deduction.
- D. safety of principal.

正解: B

解説:

The primary purpose of life insurance is to provide a death benefit, which is a financial payout to beneficiaries upon the insured's death, ensuring financial protection for dependents or obligations (Title 36 O.

S. § 4002). While some policies offer cash value or tax advantages, these are secondary to the death benefit.

* Option A: Incorrect. Tax deductions are not the primary reason; they may apply to specific scenarios but are secondary.

* Option B: Correct. Death benefits are the primary reason for purchasing life insurance.

* Option C: Incorrect. Retirement income is a goal of annuities or cash value policies, not the primary purpose.

* Option D: Incorrect. Safety of principal relates to investments, not the core purpose of life insurance.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance).

Oklahoma Insurance Department, Title 36 O.S. § 4002 (life insurance products).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

質問 # 28

Which type of life insurance policy is written under a single contract for both spouses in which it is payable upon the first death?

- A. family term
- B. dual capacity
- **C. joint**
- D. whole

正解: C

解説:

A joint life policy (first-to-die) covers both spouses under a single contract and pays the death benefit upon the first spouse's death, as defined in Oklahoma's life insurance regulations (Title 36 O.S. § 4002). This is often used for financial protection needs like mortgages.

* Option A: Incorrect. "Dual capacity" is not a standard life insurance term.

* Option B: Incorrect. Family term covers dependents but is not specific to first-to-die spousal coverage.

* Option C: Incorrect. Whole life is a permanent policy type, not inherently joint.

* Option D: Correct. A joint life policy pays on the first spouse's death.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance).

Oklahoma Insurance Department, Title 36 O.S. § 4002 (life insurance products).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

質問 # 29

What is the focus of major medical insurance?

- A. Providing preventative care.
- B. Providing care to the needy.
- **C. Providing coverage for hospitalization expenses.**
- D. Reducing costs by using in-network facilities.

正解: C

解説:

Major medical insurance is designed to cover significant healthcare expenses, particularly those related to hospitalization, surgeries, and other high-cost medical services. It focuses on providing comprehensive coverage for catastrophic or major medical events, as opposed to routine or preventive care, which may be covered to a lesser extent or through separate plans.

* Option A: Incorrect. Preventive care is often included but is not the primary focus of major medical insurance.

* Option B: Incorrect. Using in-network facilities reduces costs but is a feature of managed care plans, not the core focus of major medical insurance.

* Option C: Correct. The focus of major medical insurance is covering hospitalization and other major expenses.

* Option D: Incorrect. Providing care to the needy is associated with programs like Medicaid, not private major medical insurance.

This question falls under the Prometric content outline section on "Health Providers and Products," which covers the characteristics of major medical insurance.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Accident and Health Insurance).

Oklahoma Insurance Department, Title 36 O.S. § 6060.3 (health insurance policy provisions).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

質問 # 30

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Ok-Life-Accident-and-Health-or-Sickness-Producer日本語版試験勉強法: <https://www.goshiken.com/Insurance-Licensing/Ok-Life-Accident-and-Health-or-Sickness-Producer-mondaishu.html>

Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer最新知識 この問題集は最近更新されたもので、実際試験で出題される可能性がある問題をすべて含んでいて、あなたが一回で成功することを保証できますから、Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer最新知識 証明試験と証明書を得ることは、企業にとって、才能を評価している重要な標準です、そしてGoShikenは全てのOk-Life-Accident-and-Health-or-Sickness-Producerの認定試験に合格することを助けます、Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer最新知識 我々が高い合格率の実績があったからこそあなた達に勧めることができます、当社Insurance LicensingのOk-Life-Accident-and-Health-or-Sickness-Producer試験トレントはPDF、ソフトウェア、オンライン3モードで利用できます、Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer最新知識 各製品には試用版があり、当社の製品も例外ではありません。

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Ok-Life-Accident-and-Health-or-Sickness-Producer試験の準備方法 | 有難いOk-Life-Accident-and-Health-or-Sickness-Producer最新知識試験 | 素敵なOklahoma Life, Accident, and Health or Sickness Producer Exam日本語版試験勉強法

証明試験と証明書を得ることは、企業にとって、才能を評価している重要な標準です、そしてGoShikenは全て

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