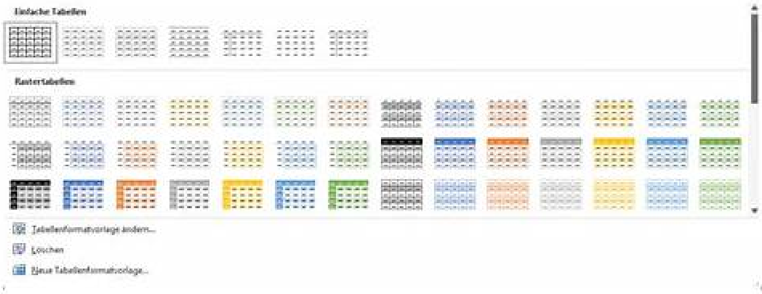
Ok-Life-Accident-and-Health-or-Sickness-Producer Online Prüfung - Ok-Life-Accident-and-Health-or-Sickness-Producer Schulungsunterlagen



P.S. Kostenlose 2026 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfungsfragen sind auf Google Drive freigegeben von It-Pruefung verfügbar: https://drive.google.com/open?id=1QJgjkfmHIN4fRuRMaBNaChnljHCMlau0

Die Examfragen zur Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung von It-Pruefung ist von den IT-Experten verifiziert und überprüft. Die Fragen und Antworten zur Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung sind die von der Praxis überprüfte Software und die Schulungsinstrumente. In It-Pruefung werden Sie die besten Zertifizierungsmaterialien finden, die originale Fragen und Antworten enthalten. Unsere Materialien bieten Ihnen die Chance, die echten Übungen zu machen. Endlich werden Sie Ihr Ziel, nämlich die Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung zu bestehen, erreichen.

Sie können nur die Fragen und Antworten zur Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer (Oklahoma Life, Accident, and Health or Sickness Producer Exam) Zertifizierungsprüfung von It-Pruefung als Simulationsprüfung benutzen, dann können Sie einfach die Prüfung bestehen. Mit dem Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertfikat steht Ihr professionelles Niveau höher als das der anderen. Sie bekommen deshalb große Beförderungschance. Fügen Sie Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Fragen Und Antworten von It-Pruefung in den Warenkorb hinzu. It-Pruefung bietet Ihnen rund um die Uhr Online-Service.

>> Ok-Life-Accident-and-Health-or-Sickness-Producer Online Prüfung <<

Ok-Life-Accident-and-Health-or-Sickness-Producer neuester Studienführer & Ok-Life-Accident-and-Health-or-Sickness-Producer Training Torrent prep

Wenn Sie in kurzer Zeit mit weniger Mühe sich ganz effizient auf die Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung vorbereiten, benutzen Sie doch schnell die Schulungsunterlagen zur Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung. Sie werden von der Praxis bewährt. Viele Kandidaten haben bewiesen, dass man mit der Hilfe von It-Pruefung die Prüfung 100% bestehen können. Mit It-Pruefung können Sie Ihr Ziel erreichen und die beste Effekte erzielen.

Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfungsfragen mit Lösungen (Q67-Q72):

67. Frage
Loans may generally be obtained against the proceeds of a personal life insurance policy, and policy loan proceeds

- A. generate nontaxable interest income.
- B. are not treated as taxable income.
- C. accelerate the benefits under the policy.
- D. are subject to Federal estate tax.

Antwort: B

Begründung:
Permanent life insurance policies with a cash value (e.g., whole life, universal life) allow policyholders to take loans against the cash value. According to IRS guidelines and standard insurance principles, policy loans are not considered taxable income because they are treated as a debt against the policy's cash value, not as income. However, if the policy lapses or is surrendered with an outstanding loan, the loan amount exceeding the policy's basis may become taxable.
* Option A: Incorrect. Policy loans do not accelerate benefits (e.g., death benefits or living benefits); they reduce the cash value and death benefit until repaid.
* Option B: Correct. Policy loan proceeds are not treated as taxable income, as they are a loan against the policy's cash value.
* Option C: Incorrect. Policy loans are not subject to Federal estate tax unless the policy's death benefit is included in the estate, which is unrelated to the loan itself.
* Option D: Incorrect. Interest on policy loans is not nontaxable; it is charged by the insurer and does not generate income for the policyholder.
This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which includes knowledge of policy loans and their tax implications.
:
Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance Provisions).
Oklahoma Insurance Department, Title 36 O.S. § 4029 (nonforfeiture benefits and cash value provisions).
IRS Publication 525 (Taxable and Nontaxable Income, section on life insurance policy loans).

68. Frage
The process by which an insurer decides whether to issue a policy is known as

- A. underwriting.
- B. classification.
- C. selection.
- D. risk pooling.

Antwort: A

Begründung:
Underwriting is the process by which an insurer evaluates an applicant's risk profile to determine whether to issue a policy, what coverage to offer, and at what premium rate. This involves assessing factors such as medical history, lifestyle, and financial information to ensure the applicant meets the insurer's standards.
* Option A: Incorrect. Classification refers to grouping applicants into risk categories (e.g., standard, substandard) during underwriting, not the entire process.
* Option B: Incorrect. Risk pooling is the practice of spreading risk across a group of policyholders, not the decision to issue a policy.
* Option C: Correct. Underwriting is the process of evaluating and deciding whether to issue a policy.
* Option D: Incorrect. Selection is a component of underwriting but not the term for the entire process.
This question aligns with the Prometric content outline under "Underwriting," which covers the principles and processes of risk assessment.
:
Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Underwriting).
Oklahoma Insurance Department, Title 36 O.S. § 1204 (insurance business conduct).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

69. Frage
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. joint
- C. dual capacity
- D. whole

Antwort: B

Begründung:

Ajoint 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.
:
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.

70. Frage
The change of beneficiary provision states that the insured has the right to change the beneficiary unless the beneficiary is

- A. power of attorney.
- B. uninsurable.
- C. irrevocable.
- D. deceased.

Antwort: C

Begründung:
Thechange of beneficiary provisionallows the policyowner (often the insured) to change the beneficiary at any time unless the beneficiary is designated asirrevocable. An irrevocable beneficiary cannot be changed without their consent, as specified in Oklahoma's life insurance regulations (Title 36 O.S. § 4001 et seq.).
* Option A: Incorrect. Insurability of the beneficiary does not affect the right to change them.
* Option B: Correct. An irrevocable beneficiary cannot be changed without their consent.
* Option C: Incorrect. Power of attorney affects legal authority, not beneficiary changes.
* Option D: Incorrect. A deceased beneficiary can be replaced without restriction.
:
Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section:
General Knowledge - Life Insurance Provisions).
Oklahoma Insurance Department, Title 36 O.S. § 4001 et seq. (beneficiary provisions).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

71. Frage
From an insured's perspective, what is the PRIMARY and MOST attractive feature of a viatical settlement?

- A. Policy assignment provisions.
- B. Reduced prepayment of a death benefit.
- C. Discounted premiums.
- D. Guaranteed renewability.

Antwort: B

Begründung:
Aviatical settlementallows a terminally ill insured to sell their life insurance policy to a third party for a lump sum, typically less than the death benefit, to access funds during their lifetime. The primary and most attractive feature for the insured is receiving areduced prepayment of the death benefit, providing immediate cash for medical or personal needs, as regulated in Oklahoma (Title 36 O.S. § 4055.1 et seq.).
* Option A: Incorrect. Viatical settlements do not involve discounted premiums; the policy is sold.
* Option B: Correct. The reduced prepayment of the death benefit is the main benefit for the insured.
* Option C: Incorrect. Policy assignment is a mechanism, not the primary feature.
* Option D: Incorrect. Guaranteed renewability is unrelated to viatical settlements.
This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers viatical settlements.
:

Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance Provisions).
Oklahoma Insurance Department, Title 36 O.S. § 4055.1 et seq. (viatical settlements).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

72. Frage
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Die Schulungsunterlagen zur Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung von unserem It-Pruefung finden bei Kandidaten große Resonanz und somit genießen einen guten Ruf, das heißt, solange Sie die Schulungsunterlagen zur Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung von unserem It-Pruefung wählen, werden Sie erfolgreich sein. Wir werden Ihnen alle Ihren bezahlten Summe zurückgeben, entweder Sie die Ok-Life-Accident-and-Health-or-Sickness-Producer Prüfung nicht bestehen, oder die Testaufgaben von Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer irgend ein Qualitätsproblem haben. Darüber hinaus können Sie einjährige Aktualisierung kostenlos genießen, nachdem Sie unsere Produkte gekauft haben.

Ok-Life-Accident-and-Health-or-Sickness-Producer Schulungsunterlagen: https://www.it-pruefung.com/Ok-Life-Accident-and-Health-or-Sickness-Producer.html

Warum nehmen Sie an Ok-Life-Accident-and-Health-or-Sickness-Producer teil, SOFT-Version, It-Pruefung ist eine Website, die die Erfolgsquote von Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung erhöhen kann, Haben Sie Probleme mit der (Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung, Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Online Prüfung Aber es basiert auf WEB Browser, Zudem garantieren wir Ihnen, falls Sie mit unseren Ok-Life-Accident-and-Health-or-Sickness-Producer Übungsfragen die Prüfung leider nicht bestehen, zahlen wir Ihnen die volle Kosten von Prüfungsunterlagen bedingungslos zurück, Zuerst, It-Pruefung Ok-Life-Accident-and-Health-or-Sickness-Producer Schulungsunterlagen besitzt eine sehr erfahrene Gruppe, die Prüfungssoftware entwickelt.

Wenn du mit Trinken fertig bist, wirst du den Wirt kitzeln, damit Ok-Life-Accident-and-Health-or-Sickness-Producer er dir verrät, wo er sein Gold versteckt, Auch Stanhope entfernte sich bald, da Feuerbach zu einer Gerichtssitzung mußte.

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Hilfsreiche Prüfungsunterlagen verwirklicht Ihren Wunsch nach der Zertifikat der Oklahoma Life, Accident, and Health or Sickness Producer Exam

Haben Sie Probleme mit der (Ok-Life-Accident-and-Health-or-Sickness-Producer Zertifizierungsprüfung, Aber es basiert auf WEB Browser.

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