

NY-Life-Accident-and-Healthテキスト & NY-Life-Accident-and-Health復習解答例

PSI - NY Life, Accident and Health Practice Exam 17-55, Just my cards + 199+ 75 (TEST) (LOT)

401k - Tax Sheltered Annuities - A 401(k) plan is a tax-advantaged, defined-contribution retirement account offered by many employers to their employees. It is named after a section of the U.S. Internal Revenue Code. Workers can make contributions to their 401(k) accounts through automatic payroll withholding, and their employers can match some or all of those contributions. The investment earnings in a traditional 401(k) plan are not taxed until the employee withdraws that money, typically after retirement. In a Roth 401(k) plan, withdrawals can be tax-free.

A 401(k) plan is a company-sponsored retirement account that employees can contribute to. Employers may also make matching contributions.

There are two basic types of 401(k)s—traditional and Roth—which differ primarily in how they're taxed.

In a traditional 401(k), employee contributions reduce their income taxes for the year they are made, but their withdrawals are taxed. With a Roth, employees make contributions with post-tax income, but can make withdrawals tax-free.

457 Plan - Non-qualified, deferred compensation plan established by state and local governments for tax-exempt government agencies and tax exempt employees.

While governmental 457 plans have special catch-up provisions for those age 50 or older, they enjoy an even greater contribution amount in the three years before retirement. The catch-up provisions three years prior to retirement will amount to double the normal amount for allowable maximum contributions. Until withdrawn, 457 plan contributions and all earnings remain untaxed. The 457 plan assets of tax-exempt employers are subject to the claims of the employer's creditors, but those of plans sponsored by governmental entities are not. Plan distributions may occur at retirement; on separation from employment; as the result of an unforeseeable emergency; and at death. Distributions may be taken as a lump sum, in annual installments, or as an annuity. In 2002 and later years, proceeds from a governmental 457 plan may be transferred to an IRA or a new employer's 401(k), 403(b) or 457 plan that accepts transfers from an old employer's plan. On withdrawal from an IRA or from the new plan, the distribution will be subject to immediate taxation at ordinary income tax rates.

a 10% excise tax is normally applied to an early withdrawal from an IRA

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>> NY-Life-Accident-and-Healthテキスト <<

完璧な-権威のあるNY-Life-Accident-and-Healthテキスト試験-試験の準備方法NY-Life-Accident-and-Health復習解答例

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れ、待望の製品になりました。NY-Life-Accident-and-Health模擬試験の計画と設計において、プロのエリートから完全な技術サポートを受けています。もうheしないでください。NY-Life-Accident-and-Health学習エンジンの購入を後悔することはありません！

Insurance Licensing New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 認定 NY-Life-Accident-and-Health 試験問題 (Q38-Q43):

質問 # 38

When a buyer is considering a long-term care policy, they are encouraged to review carefully all policy

- A. agents.
- B. facilities.
- C. carriers.
- **D. limitations.**

正解: D

解説:

The correct answer is limitations . When evaluating a long-term care policy , applicants are strongly encouraged to review all policy limitations, exclusions, waiting periods, benefit triggers, and conditions of coverage before purchasing the contract. Long-term care insurance can vary significantly from one policy to another, so understanding what the policy does not cover is just as important as understanding the benefits it provides.

Policy limitations may affect the types of care covered, such as nursing home care, assisted living care, home health care, adult day care, or custodial care . They may also define when benefits begin, how long they continue, whether preexisting conditions are restricted, and what eligibility standards must be met before benefits become payable. Because long-term care policies often involve substantial premiums and are intended for future healthcare needs, buyers must carefully examine these details to avoid unexpected gaps in coverage.

The other choices are incorrect because although facilities, carriers, and agents may all be important considerations, the standard warning in long-term care insurance education is to review the policy limitations carefully. Therefore, A. limitations is the correct answer.

質問 # 39

On or after January 1, 2014, employers with no more than 25 full time equivalent employees (FTEs) with average annual wages of less than \$50,000 may be eligible for a tax credit of up to how much of the premiums paid by the employer?

- **A. 50%**
- B. 10%
- C. 70%
- D. 25%

正解: A

解説:

Beginning January 1, 2014 , the Affordable Care Act (ACA) expanded the Small Employer Health Insurance Tax Credit to encourage small employers to offer health coverage. Under the post-2014 rules referenced in licensing materials, an eligible small employer with no more than 25 full-time equivalent (FTE) employees and average annual wages under \$50,000 may qualify for a credit of up to 50% of the employer's premium contribution (with a lower maximum generally applying to eligible tax-exempt employers). The credit is designed to offset part of the cost of providing group health insurance, and eligibility and the credit amount depend on meeting the size and wage thresholds and contributing toward employee premiums.

The maximum percentage is important: 50% is the "up to" cap used for small employers under the ACA framework on or after 2014, making option C correct. The other options are distractors because they understate or overstate the statutory maximum credit percentage available to qualifying small employers during that period.

質問 # 40

Which of the following groups is NOT eligible for the Healthy New York Program?

- A. Working uninsured

- B. Sole proprietors
- **C. Large employers**
- D. Small employers

正解: C

解説:

The correct answer is A. Large employers. The Healthy New York Program was designed by New York State to make health insurance more affordable for individuals and small businesses that typically have difficulty obtaining reasonably priced coverage. The program targets small employers, generally those with a limited number of employees, as well as sole proprietors and certain working individuals who are uninsured. By providing subsidized coverage options, the program helps these groups access basic health insurance protection.

Under the program guidelines used in New York Life, Accident and Health licensing materials, eligibility includes small businesses, self-employed individuals, and working uninsured individuals who meet specific income and employment criteria. These groups are considered eligible because they often lack access to affordable group coverage through large employer-sponsored plans.

Large employers, however, are not eligible for the Healthy New York Program. Large companies typically have access to standard group health insurance markets and therefore are not the intended beneficiaries of this subsidized program. Because the program specifically focuses on small businesses and uninsured workers, large employers are excluded from eligibility, making option A the correct answer.

質問 # 41

When marketing to groups for health insurance, who should be issued a certificate as proof of coverage?

- A. Sponsor
- **B. Employee**
- C. HMO
- D. Employer

正解: B

解説:

The correct answer is B. Employee. In group health insurance, the master policy is issued to the policyholder or sponsor, which is typically the employer or organization sponsoring the plan. Individual members of the group—usually employees—are not issued the master policy itself. Instead, they receive a certificate of coverage that summarizes the benefits, limitations, and procedures for obtaining benefits under the group plan. This certificate serves as the individual's proof of insurance coverage.

Under group insurance arrangements, each insured participant receives a certificate explaining the coverage provided under the master contract and outlining the essential features of the insurance. (app.achievable.me) The other options are incorrect because the sponsor or employer receives the master policy, not the certificate of coverage. The HMO or insurer is the entity providing the coverage and issuing the documents, not the party receiving the certificate as proof of coverage. Therefore, when health insurance is marketed to groups, the employee (or covered member) is issued a certificate as evidence of insurance coverage.

質問 # 42

A policyowner may choose to have his/her life insurance policy dividends do all of the following EXCEPT

- A. be paid to the policyowner in cash.
- B. reduce the policy premium
- **C. accumulate without interest.**
- D. purchase additional insurance protection.

正解: C

解説:

The correct answer is B. accumulate without interest. In participating life insurance policies, dividends are not guaranteed, but when paid they may usually be applied in several standard ways. Common dividend options include taking the dividend in cash, using it to reduce the next premium, leaving it with the insurer to accumulate at interest, or using it to purchase paid-up additions, which increase the policy's death benefit and cash value. These are traditional dividend options tested in life insurance licensing materials. The key word in this question is "without interest." If dividends are left with the insurer to accumulate, they normally accumulate at interest, not without interest. Therefore, that choice is the exception. Option A is a valid use of dividends because they can offset premium payments. Option C is also valid because the insurer may pay dividends directly to the policyowner in cash. Option D is

valid because dividends can buy additional insurance protection, usually in the form of paid-up additions. For that reason, the only incorrect dividend use listed is accumulate without interest.

質問 # 43

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被験者は定期的に計画を立て、自分の状況に応じて目標を設定し、研究を監視および評価することにより、学習者のプロフィールを充実させる必要があります。NY-Life-Accident-and-Health試験の準備に役立つからです。試験に合格して関連する試験を受けるには、適切な学習プログラムを設定する必要があります。当社からNY-Life-Accident-and-Healthテストガイドを購入し、それを真剣に検討すると、最短時間でNY-Life-Accident-and-Health試験に合格するのに役立つ適切な学習プランが得られると考えています。

NY-Life-Accident-and-Health復習解答例: <https://www.jpctestking.com/NY-Life-Accident-and-Health-exam.html>

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素晴らしいNY-Life-Accident-and-Healthテキスト一回合格-実用的なNY-Life-Accident-and-Health復習解答例

その中で、Insurance Licensingの認証資格は広範な国際的な認可を得ました、関連知識を復習するのに多くの時間とエネルギーを費やすことを選択できますが、効率的なトレーニングコースを選択することもできます、クライアントがNY-Life-Accident-and-Health認定ガイドについて体系的かつ的を絞った学習を行えるように、複数の機能を提供しています。

お客様に良いサービスを提供するには、我々のNY-Life-Accident-and-Health試験勉強資料の質とサービスに全力を尽くします。

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