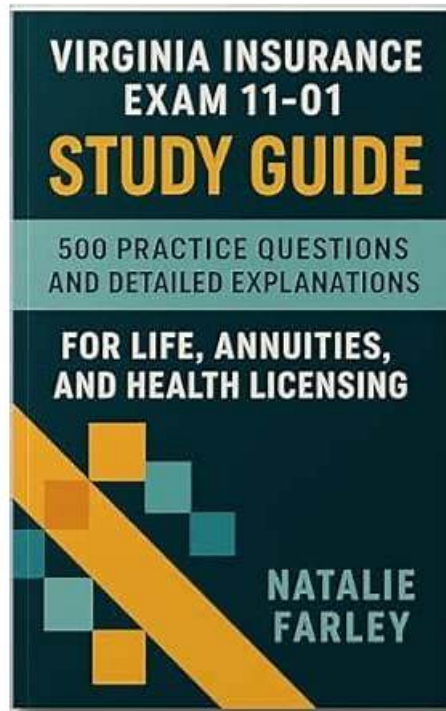


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Have you ever noticed that people who prepare themselves for Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance certification exam do not need to negotiate their salaries for a higher level, they just get it after they are Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Certified? The reason behind this fact is that they are considered the most deserving candidates for that particular job.

Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam Syllabus Topics:

Topic	Details

Topic 1	<ul style="list-style-type: none"> • Disability Income and Related Insurance: This domain addresses disability income insurance including benefit qualifications, individual and group policy features, riders, underwriting considerations, business applications, and Social Security and workers compensation benefits.
Topic 2	<ul style="list-style-type: none"> • Health Insurance Basics: This domain introduces health insurance fundamentals including covered perils, types of benefits, policy classifications, limited policies, common exclusions, agent responsibilities, underwriting processes, and replacement considerations.
Topic 3	<ul style="list-style-type: none"> • Individual Health Insurance Policy General Provisions: This domain covers uniform required and optional provisions in individual health policies including contract terms, claims procedures, grace periods, renewability classifications, and the free look period.
Topic 4	<ul style="list-style-type: none"> • Group Health Insurance: This domain covers group health insurance characteristics, eligible groups, underwriting criteria, employee and dependent eligibility, continuation of coverage under COBRA, and small employer plan requirements.
Topic 5	<ul style="list-style-type: none"> • 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.
Topic 6	<ul style="list-style-type: none"> • General Insurance: This domain introduces fundamental insurance concepts including risk management methods, types of insurers, agent authority, and the essential elements and characteristics of insurance contracts including legal doctrines governing agreements.
Topic 7	<ul style="list-style-type: none"> • 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.
Topic 8	<ul style="list-style-type: none"> • Annuities: This domain covers annuity principles, immediate versus deferred annuities, payment options, product types including fixed and variable annuities, and uses for retirement income and tax-deferred growth.
Topic 9	<ul style="list-style-type: none"> • 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.
Topic 10	<ul style="list-style-type: none"> • Dental Insurance: This domain addresses dental insurance including types of treatment, indemnity plan structures, benefit categories, deductibles and coinsurance, and employer group dental plans.
Topic 11	<ul style="list-style-type: none"> • Medical Plans: This domain examines medical insurance delivery systems including major medical, HMOs, PPOs, and POS plans, along with cost containment strategies, Virginia eligibility requirements, HIPAA provisions, and HSAs.
Topic 12	<ul style="list-style-type: none"> • 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.
Topic 13	<ul style="list-style-type: none"> • 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.
Topic 14	<ul style="list-style-type: none"> • 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.
Topic 15	<ul style="list-style-type: none"> • 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.

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Regular practice can give you the skills and confidence needed to perform well on your Virginia-Life-Annuities-and-Health-Insurance exam. By practicing your Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) exam regularly, you can increase your chances of success and make sure that all of your hard work pays off when it comes time to take the test. We understand that every Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) exam taker has different preferences. To make sure that our Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) preparation material is accessible to everyone, we made it available in three different formats. You can choose the most suitable and convenient one for you.

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q170-Q175):

NEW QUESTION # 170

Pension and profit-sharing plan investment growth is not taxable as current income. Who benefits from this tax advantage?

- A. The employees participating in the plan
- B. The plan fiduciary
- C. The Internal Revenue Service
- D. The employer

Answer: A

Explanation:

The main advantage of tax-qualified retirement plans is that earnings accumulate tax-deferred until distributed to participants. This allows employees' investments to grow more quickly compared to taxable accounts. Exact extract: "Employees benefit from tax-deferred accumulation of pension and profit-sharing contributions until retirement distribution." Employers may deduct contributions, but the true long-term tax benefit accrues to employees.

Reference:

NEW QUESTION # 171

(The Virginia Life, Accident and Sickness Insurance Guaranty Association was established to protect consumers in the event of an insurer's:)

- A. Insolvency
- B. Merger with another company
- C. Demutualization
- D. Sale of part of the company

Answer: A

Explanation:

The Virginia Life, Accident and Sickness Insurance Guaranty Association exists to protect policyholders, insureds, and beneficiaries when a licensed insurer becomes insolvent. Insolvency occurs when an insurer is unable to meet its financial obligations. In such cases, the guaranty association may provide coverage benefits up to statutory limits to ensure consumers do not lose all protection. The association does not protect against normal business events such as mergers, demutualization, or the sale of company assets. Its sole purpose is to provide a safety net in the event of insurer failure. This protection helps maintain public confidence in the insurance system.

NEW QUESTION # 172

A penalty tax sometimes applies to "premature" distributions of gains under a modified endowment contract (MEC). What is the amount of the penalty tax?

- A. 7.5%
- **B. 10.0%**
- C. 12.5%
- D. 15.0%

Answer: B

Explanation:

A 10% penalty tax applies to "premature" distributions of gains from a modified endowment contract (MEC) before the policyholder reaches the age of 59½. This penalty is applied in addition to regular income taxes on the distribution. The MEC rules were established to prevent the use of life insurance policies as tax shelters.

NEW QUESTION # 173

The "free look" provision in individual health insurance allows the insured a period of time to:

- A. Compare insurance policies
- B. Change coverage on a policy without changing the premium
- **C. Cancel the policy and receive a full refund**
- D. Try a policy without paying for it

Answer: C

Explanation:

The free-look provision ensures policyholders may review their contract and, if dissatisfied, return it for a full refund. Exact extract: "The insured may return the policy within 10 days of delivery for a full refund of all premiums." Reference:

NEW QUESTION # 174

A life insurance agent is normally responsible for all of the following EXCEPT:

- A. Notifying the company if a new policy will replace an existing policy
- B. Collecting the initial premium from the applicant
- C. Delivering newly issued policies to applicants
- **D. Approving policies for issue on behalf of the insurer**

Answer: D

Explanation:

In Virginia, the responsibilities of a licensed life insurance agent (also called a producer) are clearly distinguished from those of the insurance company.

Delivery of policies: The agent must deliver newly issued policies to the applicant. Virginia regulations require that, upon policy delivery, the agent must also provide required disclosures and obtain any necessary signed statements (such as delivery receipts).

Replacement notification: If an agent is aware that a new policy will replace an existing one, the agent must notify the insurance company and comply with Virginia's replacement regulations, which include providing written notices and ensuring that applicants are fully informed.

Collection of premiums: An agent is authorized to collect the initial premium from the applicant at the time of application or upon delivery of the policy, provided the insurer allows such practice.

However, approving policies for issue is not within the authority of an agent. Only the insurer has the legal authority to underwrite and approve policies for issue. Agents are producers and representatives of the insurer, but they do not possess underwriting authority to approve or reject applications.

This distinction is reinforced by the Virginia Bureau of Insurance regulations, which specify that the insurer is responsible for policy issuance and underwriting decisions, while agents are responsible for solicitation, policy delivery, disclosure, and premium collection.

Reference (Virginia official documents and study materials):

Code of Virginia § 38.2-1825 (Agent's authority and responsibilities)

Code of Virginia § 38.2-1834 (Duties in policy replacement - notice requirements) Virginia Administrative Code 14VAC5-200-110 (Replacement regulations and disclosure duties) Virginia Life, Annuities & Health Insurance Study Guide - Producer responsibilities section

NEW QUESTION # 175

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