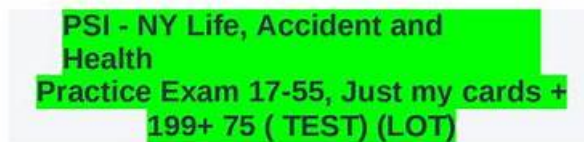


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401k - Tax Sheltered Annuities - A 401(k) plan is a tax-advantaged, defined-contribution retirement account offered by many employers to their employees. It is named after a section of the U.S. Internal Revenue Code. Workers can make contributions 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 Until withdrawn, 457 plan contributions and all earnings remain untaxed.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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Insurance Licensing New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 Sample Questions (Q92-Q97):

NEW QUESTION # 92

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

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

Answer: B

Explanation:

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.

NEW QUESTION # 93

According to Health Insurance Portability and Accountability Act (HIPAA), when can a group health policy renewal be denied?

- A. The size of the group has increased by more than 10%.
- B. Participation or contribution rules have been changed.
- **C. Participation or contribution rules have been violated.**
- D. There have been too many claims in the previous year.

Answer: C

Explanation:

The correct answer is Participation or contribution rules have been violated. Under the Health Insurance Portability and Accountability Act (HIPAA), group health insurance plans are generally subject to guaranteed renewability requirements. This means that insurers must typically renew group coverage at the option of the employer or plan sponsor. However, HIPAA provides a few limited exceptions where renewal may legally be denied.

One of these exceptions occurs when the employer or group policyholder fails to comply with the insurer's participation or employer contribution requirements. Participation rules usually require a minimum percentage of eligible employees to enroll in the plan, while contribution rules require the employer to pay a specified portion of the premium. If the employer fails to meet these requirements or violates the contractual conditions, the insurer may have grounds to deny renewal of the group policy.

The other choices are incorrect. HIPAA does not allow insurers to deny renewal simply because the group had high claims experience, because the group size increased, or because contribution rules were changed. The critical factor is violation of participation or contribution requirements, making Option C the correct answer.

NEW QUESTION # 94

Which type of group has a constitution and bylaws, is organized and maintained in good faith for purposes other than obtaining insurance, and has insurance for the purpose of covering members and their employees?

- A. Credit Insurance group.

- B. Employee or individual employer group.
- **C. Association or labor group.**
- D. Multiple employer group.

Answer: C

Explanation:

An association or labor group is a type of eligible group used in group insurance arrangements. These groups are typically formed for professional, trade, or labor-related purposes, not primarily to obtain insurance coverage. To qualify for group insurance, such associations must usually meet certain regulatory standards.

These include having a formal organizational structure, such as a constitution and bylaws, and being organized and maintained in good faith for reasons other than purchasing insurance.

The group insurance coverage is then offered to members of the association and often their employees, allowing individuals who share a common professional or labor affiliation to obtain insurance benefits through the association. Because these organizations already exist for legitimate purposes—such as promoting professional interests, labor representation, or trade development—regulators allow them to sponsor group insurance plans.

The other options do not match the description provided. Credit insurance groups relate to loan repayment protection. Multiple employer groups involve several employers joining together to provide coverage, and employee/employer groups are typical workplace plans sponsored by a single employer. The description given specifically fits an association or labor group.

NEW QUESTION # 95

The cause of a loss is called

- A. a hazard.
- B. a risk.
- **C. a peril.**
- D. an exposure.

Answer: C

Explanation:

In insurance terminology, the cause of a loss is known as a peril. A peril is the specific event or cause that results in damage, injury, or financial loss. Common examples of perils include fire, theft, accident, illness, disability, or death. In life and health insurance, the insured event—such as death in life insurance or sickness and accidental injury in health insurance—is considered the peril that triggers the insurer's obligation to pay benefits under the policy. Insurance policies are designed to provide financial protection against losses that result from covered perils.

It is important to distinguish a peril from other related insurance concepts. A hazard is a condition or situation that increases the likelihood or severity of a loss caused by a peril. Hazards are typically categorized as physical hazards (such as icy roads or faulty wiring), moral hazards (dishonesty or fraudulent behavior), and morale hazards (carelessness because of insurance coverage). An exposure refers to the possibility of loss, while risk refers to the uncertainty regarding the occurrence of a loss. Therefore, the term that specifically describes the direct cause of a loss is a peril.

NEW QUESTION # 96

Someone who sells, solicits, or negotiates insurance contracts for compensation is called

- **A. an insurance producer.**
- B. a life insurer.
- C. an insurance adviser.
- D. an independent insurance adjuster.

Answer: A

Explanation:

The correct answer is A. an insurance producer. Under New York insurance law and licensing terminology, an individual who sells, solicits, or negotiates insurance contracts for compensation must be licensed as an insurance producer. The term "insurance producer" is a general designation used by state insurance regulations to refer to individuals authorized to act as agents or brokers in the sale of insurance products such as life insurance and accident and health insurance. A licensed producer must meet state requirements, which typically include completing pre-licensing education, passing the state licensing examination, submitting an application, and maintaining continuing education to keep the license active.

The other options are incorrect. An independent insurance adjuster investigates and settles insurance claims but does not sell policies. An insurance adviser is not the official legal licensing title used in New York for individuals authorized to sell or negotiate policies. A life insurer refers to the insurance company itself, not the individual who markets or sells the policies. Therefore, according to New York Life, Accident and Health licensing standards and New York insurance regulations, the person legally permitted to sell, solicit, or negotiate insurance contracts for compensation is called an insurance producer .

NEW QUESTION # 97

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