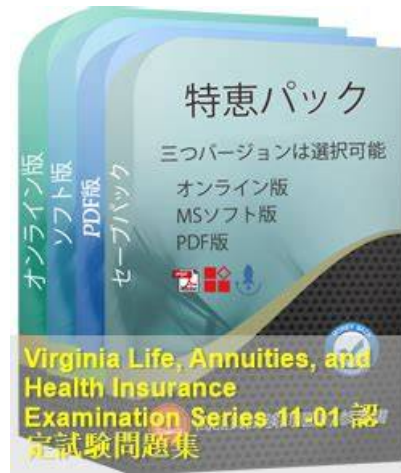


Pass Guaranteed Useful Virginia Insurance - Virginia-Life-Annuities-and-Health-Insurance - Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Current Exam Content



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

Topic	Details
Topic 1	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 2	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 3	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 4	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 5	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.

Topic 6	Insurance for Senior Citizens and Special Needs Individuals: This domain covers Medicare Parts A-D, Medicare supplement insurance with standardized plans and Virginia regulations, other coverage options for Medicare-eligible individuals, and comprehensive long-term care insurance requirements.
Topic 7	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 8	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 9	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 10	Dental Insurance: This domain addresses dental insurance including types of treatment, indemnity plan structures, benefit categories, deductibles and coinsurance, and employer group dental plans.

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Virginia-Life-Annuities-and-Health-Insurance Review Guide & Virginia-Life-Annuities-and-Health-Insurance Actual Dumps

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q94-Q99):

NEW QUESTION # 94

(Term life insurance may be purchased for all of the following reasons EXCEPT:)

- A. To pay off a mortgage in the event of death
- B. To provide readjustment income for the insured's survivors
- C. To accumulate savings for the children's education
- D. To provide relatively low-priced life insurance protection

Answer: C

Explanation:

Term life insurance is designed to provide pure death benefit protection for a specific period of time at a relatively low cost. It does not accumulate cash value and therefore is not appropriate for savings or investment objectives. This makes option D the correct answer.

Term life insurance is commonly used to cover temporary financial needs such as income replacement, mortgage protection, and family readjustment expenses. Because premiums are lower than permanent life insurance, it is well-suited for individuals seeking maximum death benefit for minimal premium.

Virginia exam materials emphasize that term insurance ends at the end of the term unless renewed or converted and does not build savings. Accumulating funds for education requires a policy with a cash value component, such as whole life or universal life, not term insurance.

NEW QUESTION # 95

All of the following are types of insurance policy exchanges that can be made without current taxation EXCEPT:

- A. The exchange of an annuity for a life insurance policy
- B. An annuity exchanged for another annuity contract
- C. The exchange of a life insurance policy for an annuity
- D. A life insurance policy exchanged for another life policy

Answer: A

Explanation:

Under IRC § 1035, certain insurance exchanges avoid immediate taxation: option B (life to annuity), option C (annuity to annuity), and option D (life to life) qualify if like-kind and properly executed, deferring gains.

Option A (annuity to life) isn't permitted tax-free; annuities (income-focused) and life insurance (death-benefit-focused) aren't "like-kind," triggering taxable gain recognition. Virginia Code § 38.2-3100 et seq.

aligns with federal tax rules. The study guide likely explains § 1035 exchanges with examples-e.g., swapping a \$50,000 life policy for an annuity tax-free (B)-noting A's taxable status due to product mismatch, making it the exception.

NEW QUESTION # 96

(Under which type of retirement plan does the employer contribute to an individual retirement account (IRA) established by the employee?)

- A. Simplified employee pension plan (SEP)
- B. Savings incentive match plan for employees (SIMPLE)
- C. 403(b) plan
- D. HR-10 plan

Answer: A

Explanation:

A Simplified Employee Pension (SEP) plan allows employers to make contributions directly into IRAs owned by employees. The employer determines contributions, and employees are immediately vested.

HR-10 plans are Keogh plans for self-employed individuals. 403(b) plans are salary reduction plans for certain nonprofit and public employees. SIMPLE plans allow both employer and employee contributions but are structured differently. Virginia retirement plan exam content clearly identifies SEP plans as employer-funded IRAs, making option C correct.

NEW QUESTION # 97

An application for individual health insurance must be:

- A. In writing, but does not become part of the contract
- B. In writing, and can be altered by the agent
- C. In writing, and normally becomes part of the contract
- D. Verbal

Answer: C

Explanation:

An application for individual health insurance must be in writing and becomes part of the insurance contract. The information provided in the application, along with any attachments, helps form the basis of the policy. If any statements or answers in the application are found to be false or misrepresented, the insurer may have grounds for denying a claim.

NEW QUESTION # 98

What is often payable to a life insurance policyowner when a medical condition drastically limits the insured's life expectancy?

- A. Extended term insurance
- B. Death benefit
- C. Reduced paid-up insurance
- D. Accelerated death benefit

Answer: D

Explanation:

Virginia Code § 38.2-3117.1 permits life insurance policies to include an accelerated death benefit (ADB) provision, allowing the policyowner to receive a portion of the death benefit early if the insured is diagnosed with a terminal illness (typically less than 12-24 months life expectancy, per policy terms). Option B correctly identifies this benefit, often used for medical expenses or quality-of-life needs. Option A (death benefit) is paid only upon death, not during life, so it's incorrect here. Option C (reduced paid-up insurance) is a nonforfeiture option converting cash value to a smaller, paid-up policy, unrelated to terminal illness. Option D (extended term insurance) uses cash value to extend term coverage, also not tied to life expectancy triggers. The study guide likely details ADB as a modern feature addressing critical health scenarios, distinguishing it from standard death benefits or nonforfeiture options, confirming B as the accurate choice.

NEW QUESTION # 99

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