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NJ Life Producer Exam

Which of the following amounts must decrease in a decreasing term? - ANS Death benefit

In life insurance, insurable interest must exist at the time the.. - ANS Producer writes an on a proposed insured

An applicant makes an offer to the insurer when they - ANS pay an initial premium with the application

Which of the following makes Universal Life insurance different from other forms of permanent insurance? - ANS Premium Schedule

An insurer that shares its profits with its policyowners is known as.. - ANS A mutual insurer

Statements made by an applicant for insurance on the application are considered to be.. - ANS Representations

In which of the following are proceeds left with the insurer and earnings sent to the beneficiary? - ANS Interest-Only

The primary purpose of an annuity is to.. - ANS Provide income for retirement

Which of the following provisions in a life policy specifies the manner in which proceeds will be paid to a beneficiary on the death of insured? - ANS settlement options

An insurance producer takes an application for a life policy but does not collect the initial premium. On delivery of policy to the proposed insured, the producer must collect the initial premium and which of the following? - ANS The insured's signed statement of continued good health

A report of previously submitted life insurance applications to other insurers is known as: - ANS A Medical Information Bureau report

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Insurance Licensing New Jersey Life Producer Exam Sample Questions (Q35-Q40):

NEW QUESTION # 35

The purpose of advertising regulations is to

- A. Assure full and truthful disclosure to the public.
- B. Assure that spokespersons are properly compensated.
- C. Ensure that the prospect has all the required information to make an informed decision.
- D. Ensure that the insurance company is supervising its agents properly.

Answer: A

Explanation:

The purpose of insurance advertising regulation is to require full and truthful disclosure in advertising materials presented to the public. New Jersey's life insurance and annuity advertising rules are designed to prevent misleading, incomplete, deceptive, or exaggerated sales communications. The official regulatory purpose is to implement the unfair insurance practices law through advertising guidelines that assure full and truthful disclosure of all material and relevant information in life insurance and annuity advertising. That exact purpose aligns directly with option A. Option B is close in spirit, but it is broader and less exact than the regulatory language. Option C deals with insurer supervision of producers, which may be a compliance duty but is not the primary purpose of advertising regulation. Option D is irrelevant; compensation of spokespersons may matter in some advertising contexts, but it is not the core legal objective. For the exam, choose the answer that tracks the regulatory phrase: full and truthful disclosure to the public. Reference topics: Life Insurance Advertising, Annuity Advertising, Full and Truthful Disclosure, Unfair Trade Practices.

NEW QUESTION # 36

All of the following items may be considered forms of advertising for life insurance EXCEPT

- A. Sales presentations.
- B. Audiovisual materials.
- C. Buyer's Guides.
- D. Informational brochures.

Answer: C

Explanation:

A Buyer's Guide is not treated as ordinary advertising. It is a required consumer disclosure document designed to help applicants understand basic life insurance concepts before or at the time of sale. Advertising includes communications designed to induce the public to buy, increase, modify, reinstate, or retain insurance, such as printed brochures, audiovisual materials, sales presentations, mailers, and promotional materials. New Jersey advertising rules are intended to assure full and truthful disclosure of material and relevant information to the public in life insurance and annuity advertising. A Buyer's Guide, by contrast, is not a promotional sales device created to persuade; it is a regulatory disclosure document that supports informed purchasing. Option D is therefore the correct exception. Options A, B, and C can all be advertising because each can communicate sales claims, benefits, illustrations, or product advantages to prospective insureds. Reference topics: Life Insurance Advertising, Consumer Disclosure, Buyer's Guide, Full and Truthful Disclosure.

NEW QUESTION # 37

An immediate annuity is designed to make its first benefit payment to the annuitant typically

- A. When the accumulation period, of at least 24 months, ends.
- B. In the form of a lump sum payment.
- C. One month from the annuity's purchase date.
- D. Only after all cash surrender values, with interest, have been calculated.

Answer: C

Explanation:

An immediate annuity is designed to begin income payments very soon after purchase, commonly one month from the purchase date when monthly payments are selected. The product is normally funded with a single premium and converts that premium into a stream of periodic income. This is the opposite of a deferred annuity, where funds accumulate for a period before payout begins. Option A incorrectly describes a deferred annuity accumulation period, not an immediate annuity. Option B is wrong because the defining feature of an immediate annuity is periodic income, not a lump sum payout. Option C is also wrong because immediate annuity payments are not delayed until cash surrender values are calculated; immediate annuities are built for income distribution, often with limited liquidity. Industry guidance describes immediate annuity payments as beginning shortly after purchase, with monthly mode being common and payments often beginning within a month. For exam purposes, "immediate" means payout starts almost immediately, not after years of accumulation. Reference topics: Immediate Annuities, Single Premium Immediate Annuity, Payout Period, Deferred vs. Immediate Annuity.

NEW QUESTION # 38

Which of the following statements is correct about an applicant whose producer license has been denied?

- A. The applicant may not reapply for one year.
- B. The applicant may reapply a maximum of three times.
- C. The applicant is entitled to a hearing before a committee of the applicant's peers.
- **D. The applicant is entitled to a hearing before the Office of Administrative Law.**

Answer: D

Explanation:

An applicant whose New Jersey producer license has been denied is entitled to request a hearing under the Administrative Procedure Act, and if the Department still determines the applicant is not qualified after review, the matter is transmitted to the Office of Administrative Law for hearing. New Jersey Administrative Code Section 11:17-2.14 states that the Department must advise the applicant in writing that the license is denied, specify the reason for denial, and advise the applicant of the right to request a hearing. If the denial remains after review, the Department treats the matter as a contested case and sends it to the Office of Administrative Law. Option A is wrong because there is no peer-committee hearing requirement. Option C invents a three-application limit. Option D confuses denial with separate waiting-period rules that may apply to revocation or other disciplinary statuses. For license denial, the key protection is administrative due process through the OAL hearing process. Reference topics: Producer License Denial, Administrative Procedure Act, Office of Administrative Law, Contested Case Hearing.

NEW QUESTION # 39

A type of life insurance policy that provides for payment of the face amount at the end of the specified period if the insured is still alive is

- A. A modified life insurance policy.
- **B. An endowment policy.**
- C. A juvenile trust.
- D. A universal life insurance policy.

Answer: B

Explanation:

An endowment policy pays the face amount either when the insured dies during the policy period or when the insured survives to the end of the specified endowment period. The survival payment is what separates an endowment from ordinary term or whole life insurance. Term life pays only if death occurs during the term.

Whole life pays at death or maturity based on the policy structure, but the standard exam phrase "payment of the face amount at the end of a specified period if the insured is still alive" identifies an endowment.

Universal life is flexible-premium permanent insurance with adjustable features, not specifically a survival-to- period-end face amount contract. Modified life refers to a premium pattern, usually lower initial premiums followed by higher later premiums. A juvenile trust is not a life insurance policy type that pays the face amount at a specified survival date. Reference topics: Endowment Policies, Survival Benefit, Permanent Insurance, Policy Maturity.

NEW QUESTION # 40

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