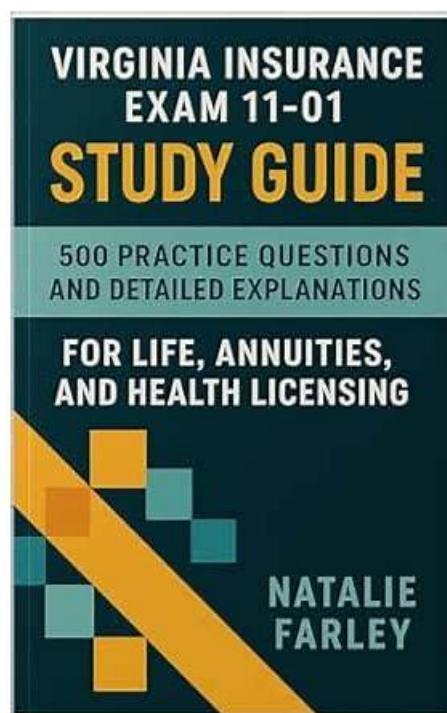


Virginia-Life-Annuities-and-Health-Insurance試験の準備方法 | 素敵なVirginia-Life-Annuities-and-Health-Insuranceテキスト試験 | 一番優秀なVirginia Life, Annuities, and Health Insurance Examination Series 11-01復習攻略問題



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何千人ものお客様がVirginia-Life-Annuities-and-Health-Insurance試験に合格し、関連する認定を取得しています。その後、Virginia-Life-Annuities-and-Health-Insurance試験トレントはすべて、当社のWebサイトで購入されました。業界の動向に加えて、Virginia-Life-Annuities-and-Health-Insuranceテストガイドは、過去の多くの資料の厳密な分析によって書かれています。Virginia-Life-Annuities-and-Health-Insurance学習教材の言語は理解しやすいものであり、厳密な学習を行った場合のみ、最新の専門的なVirginia-Life-Annuities-and-Health-Insurance学習教材を作成します。私たちはあなたに最高のサービスを提供し、あなたが満足できることを願っています。

Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance 認定試験 の出題範囲:

トピック	出題範囲
トピック 1	<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.
トピック 2	<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.
トピック 3	<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.
トピック 4	<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.
トピック 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.
トピック 6	<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.
トピック 7	<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.
トピック 8	<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.
トピック 9	<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.
トピック 10	<ul style="list-style-type: none"> 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.
トピック 11	<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.
トピック 12	<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.
トピック 13	<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.

- 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.

>> Virginia-Life-Annuities-and-Health-Insurance テキスト <<

試験の準備方法-一番優秀な Virginia-Life-Annuities-and-Health-Insurance テキスト試験-完璧な Virginia-Life-Annuities-and-Health-Insurance 復習攻略問題

初心者にとって、Virginia-Life-Annuities-and-Health-Insurance試験に合格するのはそんなに難しいことですか？実は、我々CertJukenのVirginia-Life-Annuities-and-Health-Insurance問題集を選んで利用し、お客様は力の限りまで勉強して、合格しやすいです。万が一パースしない場合には、弊社は全額返金を承諾いたします。返金を願うのに対して、お客様はVirginia-Life-Annuities-and-Health-Insuranceに合格しない成績書を弊社に送付して、弊社は確認の後、支払い金額を全部返済します。

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 認定 Virginia-Life-Annuities-and-Health-Insurance 試験問題 (Q323-Q328):

質問 # 323

(Life insurance death proceeds are generally:)

- A. Deemed to be a transfer for value
- **B. Exempt from federal income tax**
- C. Subject to the cost recovery rule
- D. Subject to the interest first rule

正解: B

解説:

Under Virginia licensing standards and federal tax principles taught for the life insurance exam, life insurance death proceeds are generally exempt from federal income tax when paid to a beneficiary due to the insured's death. This long-standing rule is a fundamental advantage of life insurance and is frequently tested.

The transfer-for-value rule applies only in limited situations when a life insurance policy is sold or transferred for consideration, which is not the general rule for death benefits. The cost recovery rule and interest-first rule apply to annuities, not life insurance death proceeds. Therefore, options B, C, and D are incorrect.

This tax-free treatment allows beneficiaries to receive the full face amount without reduction for income taxes, making life insurance an effective financial protection and estate planning tool. While estate taxes may apply in certain high-value estates, income tax treatment remains favorable in most cases.

質問 # 324

(Sales material used in the marketing of market value adjusted annuities in Virginia must clearly illustrate:)

- A. The future projected values based on past experience
- B. The future projected values predicted by the insurer
- C. That the market value adjustment is always negative
- **D. That the market value adjustment can be either upward or downward**

正解: D

解説:

A market value adjusted (MVA) annuity applies an adjustment to the annuity's value if funds are withdrawn before the end of the guarantee period. Virginia regulations require sales materials to clearly and fairly explain how MVAs work, including the fact that the adjustment may be either positive or negative, depending on interest rate movements.

Misleading illustrations suggesting guaranteed gains or consistently negative adjustments are prohibited. Insurers must ensure consumers understand that interest rate changes affect annuity values and that withdrawals during certain periods may result in either an increase or decrease in value.

Options A and B improperly imply projections or guarantees, which are not allowed. Option C is incorrect because MVAs are not always negative. Therefore, option D is correct.

質問 # 325

In individual health insurance, the 10-day free look provision:

- A. Provides for a full refund of premium
- B. Is subject to a surrender charge
- C. Is the same as a grace period
- D. Applies only when no premium has been paid

正解: A

解説:

The 10-day free look provision in individual health insurance policies allows the insured to review their policy after purchase. If they are unsatisfied with the policy, they can cancel it within 10 days and receive a full refund of premiums. This provision is distinct from a grace period (which allows for late payment) and does not apply only when no premium has been paid. A surrender charge typically applies to cash-value policies, not health insurance.

質問 # 326

When may a person insured under a group term insurance policy exercise the conversion option?

- A. Anytime after the group contract has existed for five years
- B. Within 31 days after the person has terminated employment
- C. Never, because group life insurance does not have a conversion privilege
- D. Anytime while insurable and still a member of the insured group

正解: B

解説:

Virginia Code § 38.2-3330 mandates a conversion privilege in group term life policies, allowing insureds to convert to an individual policy without evidence of insurability within 31 days after losing group eligibility (e.g., employment termination). Option C matches this precisely. Option A is false; conversion is a legal requirement. Option B is incorrect; conversion applies post-eligibility, not during active membership while still insurable. Option D (five years) is arbitrary and unsupported by law. The study guide likely details this 31-day window with examples-e.g., an employee converting to whole life after layoffs-emphasizing its protective role, making C the correct timing.

質問 # 327

Which annuity promises benefits that continue for life, but expires without value at the annuitant's death?

- A. A temporary annuity
- B. An annuity certain
- C. A straight life annuity
- D. A life annuity with period certain

正解: C

解説:

A straight life annuity pays income until death, with no further payments to beneficiaries. Exact extract: "Straight life annuities provide income for the life of the annuitant only; payments cease upon death with no refund." This option offers the maximum periodic income but no residual value.

Reference:

質問 # 328

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