최신버전Ok-Life-Accident-and-Health-or-Sickness-Producer최신버전덤프자료퍼펙트한덤프구매후불합격시덤프비용환불

그리고 Fast2test Ok-Life-Accident-and-Health-or-Sickness-Producer 시험 문제집의 전체 버전을 클라우드 저장소에서 다운로드할 수 있습니다: https://drive.google.com/open?id=1tQbkXrzGoJj4bzSsk1o13ccFZiqU6lWS

IT인증자격증을 취득하는 것은 IT업계에서 자신의 경쟁율을 높이는 유력한 수단입니다. 경쟁에서 밀리지 않으려면 자격증을 많이 취득하는 편이 안전합니다.하지만 IT자격증취득은 생각보다 많이 어려운 일입니다. Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer시험은 인기자격증을 취득하는데 필요한 시험과목입니다. Fast2test는 여러분이 자격증을 취득하는 길에서의 없어서는 안될 동반자입니다. Fast2test의Insurance Licensing 인증 Ok-Life-Accident-and-Health-or-Sickness-Producer덤프로 자격증을 편하게 취득하는게 어떨가요?

Fast2test의 덤프선택으로Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer인증시험에 응시한다는 것 즉 성공과 멀지 않았습니다. 여러분의 성공을 빕니다.

>> Ok-Life-Accident-and-Health-or-Sickness-Producer최신버전 덤프자료 <<

시험패스 가능한 Ok-Life-Accident-and-Health-or-Sickness-Producer최신버전 덤프자료 공부자료

Fast2test는 IT인증시험 자격증 공부자료를 제공해드리는 전문적인 사이트입니다. Fast2test제품은 100%통과율을 자랑하고 있습니다. Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer시험이 어려워 자격증 취득을 망설이는 분들이 많습니다. Fast2test가 있으면 이런 걱정은 하지 않으셔도 됩니다. Fast2test의Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer덤프로 시험을 한방에 통과하여 승진이나 연봉인상에 도움되는 자격증을 취득합시다.

최신 Insurance Licensing Certification Ok-Life-Accident-and-Health-or-Sickness-Producer 무료샘플문제 (Q138-Q143):

질문 # 138
A difference between permanent and term life insurance is

- A. term life only covers the insured for 1 year.
- B. permanent life may develop cash value.
- C. term life is more economical for the insured over a long life span.
- D. permanent life automatically covers an insured for 5 years even when premiums are not paid.

정답： B

설명:
Permanent life insurance (e.g., whole life, universal life) and term life insurance differ fundamentally in their structure and benefits. Permanent life insurance provides coverage for the insured's entire life (as long as premiums are paid) and often includes a savings component that accumulates cash value. Term life insurance provides coverage for a specific period (e.g., 10, 20, or 30 years) and does not build cash value.
* Option A: Incorrect. Term life insurance can cover the insured for various periods (e.g., 5, 10, 20 years), not strictly 1 year, depending on the policy term selected.
* Option B: Incorrect. Term life is generally more economical for short-term needs due to lower premiums, but over a long life span, permanent life may be more cost-effective due to its lifelong coverage and cash value growth.
* Option C: Correct. Permanent life insurance may develop cash value, which can be borrowed against or withdrawn, while term life does not have this feature.
* Option D: Incorrect. Permanent life insurance does not automatically provide coverage for 5 years without premium payments. Policies may lapse without payment unless nonforfeiture options (e.g., extended term or reduced paid-up insurance) are exercised.
This question aligns with the Prometric content outline under "Life Products," which covers the characteristics of term and permanent life insurance.
:
Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance).
Oklahoma Insurance Department, Title 36 O.S. § 4029 (nonforfeiture benefits in life insurance).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

질문 # 139
Which of the following is a common exclusion from coverage under a medical expense plan?

- A. Injury caused by repairs or renovations to one's own home.
- B. Air travel in a private plane.
- C. Injury due to auto accidents.
- D. Injury due to recreational sports.

정답： B

설명:
Medical expense plans often include exclusions for high-risk activities or situations not typically covered under standard health insurance. A common exclusion is injuries or losses resulting fromair travel in a private plane, as this is considered a hazardous activity. Other options, like auto accidents or recreational sports, are generally covered unless specifically excluded, and home repairs are not standard exclusions.
* Option A: Correct. Air travel in a private plane is a common exclusion due to its high-risk nature.
* Option B: Incorrect. Auto accident injuries are typically covered, often coordinated with auto insurance.
* Option C: Incorrect. Recreational sports injuries are usually covered unless the policy specifies otherwise.
* Option D: Incorrect. Injuries from home repairs are not commonly excluded in medical expense plans.
This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers health insurance exclusions.
:
Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Accident and Health Insurance).
Oklahoma Insurance Department, Title 36 O.S. § 4405 (health insurance policy provisions).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

질문 # 140
How are benefits treated for tax purposes if an individual is receiving disability insurance benefits from a group policy paid for by his employer?

- A. They can be deducted from gross income.
- B. They are only subject to Social Security and FUTA taxes.
- C. They are taxable income.
- D. They are not taxable.

정답： C

설명:
According to IRS guidelines (Publication 525), disability benefits from a group policy paid for by the employer are consideredtaxable incometo the employee because the premiums were not included in the employee's taxable income. If the employee paid the premiums with after-tax dollars, the benefits would be tax-free.
* Option A: Incorrect. Benefits are taxable if the employer paid the premiums.
* Option B: Incorrect. Disability benefits are not deductible from gross income.
* Option C: Correct. The benefits are taxable income.
* Option D: Incorrect. Benefits are subject to income tax, not just Social Security or FUTA taxes.
:
Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Accident and Health Insurance).
IRS Publication 525 (Taxable and Nontaxable Income).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

질문 # 141

One area in which errors are commonly made on life insurance applications and for which the incontestable clause does NOT apply is

- A. age.
- B. education level.
- C. occupation.
- D. state of residence.

정답： A

설명:
Theincontestable clausein life insurance policies, mandated in Oklahoma (Title 36 O.S. § 4004), prevents the insurer from contesting the policy after a specified period (typically 2 years) except for non-payment of premiums. However, errors inageor sex on the application are an exception; insurers can adjust the death benefit or premiums to reflect the correct age, even after the incontestable period, as these errors affect the policy's pricing. Other factors like occupation, education, or residence do not typically have this exception.
* Option A: Incorrect. Errors in occupation are contestable within the 2-year period but not after.
* Option B: Correct. Errors in age are not covered by the incontestable clause and can lead to adjustments.
* Option C: Incorrect. Education level is not typically material to life insurance underwriting.
* Option D: Incorrect. State of residence errors are not an exception to the incontestable clause.
:
Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance Provisions).
Oklahoma Insurance Department, Title 36 O.S. § 4004 (incontestability provision).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

질문 # 142

Which of the following is an ADVANTAGE to the policyowner of the recurrent periods of disability provision in the disability income policy?

- A. It improves the insurability of the applicant.
- B. It reduces the annual premium amount.
- C. It reduces the actual period of disability.
- D. It protects the insured from multiple elimination periods.

정답： D

설명:
Therecurrent periods of disability provisionin a disability income policy allows related or recurring disabilities within a specified timeframe (e.g., 6 months) to be treated as a single disability period. This protects the insured from serving multipleelimination periods(the waiting period before benefits begin), ensuring faster benefit payments for recurrent conditions, as per standard disability policy provisions in Oklahoma (Title 36 O.S. § 4405).
* Option A: Incorrect. The provision does not reduce premiums; it affects benefit timing.
* Option B: Correct. It protects the insured from multiple elimination periods for recurrent disabilities.

* Option C: Incorrect. The provision does not impact insurability; it's a policy feature.
* Option D: Incorrect. It does not reduce the disability period; it simplifies benefit access.
:
Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Accident and Health Insurance).
Oklahoma Insurance Department, Title 36 O.S. § 4405 (health insurance provisions).
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

질문 # 143
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최근들어 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer시험이 큰 인기몰이를 하고 있는 가장 핫한 IT인증시험입니다. Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer덤프는Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer시험 최근문제를 해석한 기출문제 모음집으로서 시험패스가 한결 쉬워지도록 도와드리는 최고의 자료입니다. Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer인증시험을 패스하여 자격증을 취득하면 보다 쉽고 빠르게 승진할수 있고 연봉인상에도 많은 도움을 얻을수 있습니다.

Ok-Life-Accident-and-Health-or-Sickness-Producer최고품질 덤프데모 다운: https://kr.fast2test.com/Ok-Life-Accident-and-Health-or-Sickness-Producer-premium-file.html

날따라 새로운 시스템을 많이 개발하여 고객님께 더욱 편하게 다가갈수 있는 Ok-Life-Accident-and-Health-or-Sickness-Producer : Oklahoma Life, Accident, and Health or Sickness Producer Exam덤프제공 사이트가 되겠습니다, Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer최신버전 덤프자료 온라인버전: 휴대폰에서 사용가능한 APP버전으로서 사용하기 가장 편한 버전입니다, 오르지 못할 산도 정복할수 있는게 Fast2test Ok-Life-Accident-and-Health-or-Sickness-Producer최고품질 덤프데모 다운제품의 우점입니다, Fast2test Ok-Life-Accident-and-Health-or-Sickness-Producer최고품질 덤프데모 다운덤프만 있으면 이런 고민은 이제 그만 하지않으셔도 됩니다, 아직도Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 인증시험을 어떻게 패스할지 고민하시고 계십니까, Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer최신버전 덤프자료 덤프 주문시 지불방법에 관하여.

인간 전용' 가게가 더 고급스러운데 어쩌라고, 무슨 말이죠, 날따라 새로운 시스템을 많이 개발하여 고객님께 더욱 편하게 다가갈수 있는 Ok-Life-Accident-and-Health-or-Sickness-Producer : Oklahoma Life, Accident, and Health or Sickness Producer Exam덤프제공 사이트가 되겠습니다, 온라인버전: 휴대폰에서 사용가능한 APP버전으로서 사용하기 가장 편한 버전입니다.

최신버전 Ok-Life-Accident-and-Health-or-Sickness-Producer최신버전 덤프자료 덤프로 Oklahoma Life, Accident, and Health or Sickness Producer Exam 시험을 패스하여 자격증 취득하기

오르지 못할 산도 정복할수 있는게 Fast2test제품의 우점입니다, Fast2test덤프만 있으면 이런 고민은 이제 그만 하지않으셔도 됩니다, 아직도Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 인증시험을 어떻게 패스할지 고민하시고 계십니까?

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- 퍼펙트한 Ok-Life-Accident-and-Health-or-Sickness-Producer최신버전 덤프자료 인증공부자료 □ 무료 다운로드를 위해 지금✔ kr.fast2test.com □✔□에서▸ Ok-Life-Accident-and-Health-or-Sickness-Producer ◂검색Ok-Life-Accident-and-Health-or-Sickness-Producer유효한 공부문제
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