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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q143-Q148):

NEW QUESTION # 143

A qualified plan participant elected a trustee-to-trustee transfer of rollover funds instead of personally receiving the funds and then rolling them over. This election permits the participant to:

- A. Eliminate the possibility of funds being lost in the mail
- **B. Avoid mandatory income tax withholding on the amount transferred**
- C. Significantly reduce the amount of time required for the transaction
- D. Eliminate the penalty tax that normally applies to rollover funds

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* A trustee-to-trustee transfer (A) avoids the 20% mandatory tax withholding required when funds are distributed to the participant and rolled over within 60 days.

* Options B (lost funds) and C (time) are incidental, not primary benefits. Option D (penalty tax) is irrelevant; rollovers aren't penalized if timely.

The Virginia study guide, per IRS rules, notes that direct trustee-to-trustee transfers bypass withholding, preserving the full amount for reinvestment. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Retirement Plans."

NEW QUESTION # 144

All of the following factors may be considered in individual health insurance underwriting EXCEPT:

- A. Sex
- B. Age
- C. Occupation
- **D. Religion**

Answer: D

Explanation:

In individual health insurance underwriting, factors such as age, sex, and occupation can influence the decision to offer coverage, the premium rates, and any exclusions or limitations. However, religion is not a factor that can be considered, as it is prohibited by law to discriminate based on religious beliefs in the underwriting process. The inclusion of religion as a factor would be considered discriminatory.

NEW QUESTION # 145

Which annuity would provide benefit payments for five years to the beneficiary if the annuitant died five years after the benefit payments began?

- A. A twenty-year temporary annuity
- B. A life annuity with ten years certain
- **C. A five-year annuity certain**
- D. A reversionary annuity

Answer: C

Explanation:

A five-year annuity certain provides guaranteed payments for a specific period (in this case, five years). If the annuitant dies before the end of the five-year period, the beneficiary will receive the remaining payments for the balance of the five years. This ensures the payment duration regardless of the annuitant's death.

NEW QUESTION # 146

In a deferred annuity, which contract feature begins at a high level, often 5%-10%, and then diminishes until it disappears after a specified number of years?

- A. The front end sales load
- **B. The surrender charge**
- C. The guaranteed interest rate
- D. The expense charge

Answer: B

Explanation:

Virginia Code § 38.2-3100 et seq. governs deferred annuities, where a surrender charge (option A) is a penalty for early withdrawal, starting high (e.g., 7-10%) and declining over a surrender period (e.g., 7-10 years) until it reaches zero. Option B (front-end sales load) is a one-time fee deducted upfront, not diminishing over time. Option C (guaranteed interest rate) is a fixed return (e.g., 2%), stable or adjustable, not disappearing. Option D (expense charge) covers ongoing costs (e.g., mortality and expense fees), typically level, not phased out. The study guide likely illustrates this with a table-e.g., 10% year 1, 9% year 2, 0% year 10-emphasizing surrender charges as a liquidity deterrent, making A the matching feature.

NEW QUESTION # 147

Ambulatory care centers are most often used by patients who require:

- **A. Outpatient surgical procedures**
- B. Overnight accommodations
- C. Physical therapy
- D. Wellness centers

Answer: A

Explanation:

Virginia Code § 38.2-3407 et seq. covers health services, where ambulatory care centers (e.g., outpatient clinics) specialize in same-day procedures like outpatient surgical procedures (option C-e.g., cataract surgery). Option A (physical therapy) may occur there but isn't the primary use; therapy clinics differ. Option B (wellness centers) focuses on prevention, not procedures. Option D (overnight accommodations) contradicts "ambulatory," meaning walk-in/walk-out care. The study guide likely defines this in a health facilities section, with examples like knee arthroscopy, making C the most frequent use.

NEW QUESTION # 148

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