

Virginia-Life-Annuities-and-Health-Insurance Valid Exam Pattern & Virginia-Life-Annuities-and-Health-Insurance Updated Demo

VA Life Insurance Practice Exam (90 Xcel) full update 2023-2024

P is a producer who notices 5 questions on a life application were not answered. What actions should P take? - Set up a meeting with the applicant to answer the remaining questions

K buys a policy where the premium stays fixed for the first 5 years. The premium then increases in year 6 and stays level thereafter, all the while the death benefit remains the same. What kind of policy is this? - Modified Whole Life

Which of the following would be a valid reason for suspending or revoking an insurance agent's license? - Participating in the act of twisting

Post-tax dollar contributions are found in: - Roth IRA investments

Which of the following is a requirement to be eligible for a group life policy in Virginia? - Group must be formed for a purpose other than obtaining insurance

K applies for a life insurance policy on herself and submits the initial premium with the application. She is given a receipt by the agent stating that coverage begins immediately if the application is approved. What kind of receipt was used? - Conditional

If an agent holds 2 license types, the continuing education requirement is _____ credits by December 31 in even number years. - 24

J the agent makes false statements to a prospective client about the projected dividends for a policy. J may be found guilty of - misrepresentation

When is the face amount paid under a Joint Life and Survivor policy? - upon death of the last insured

Which provision is NOT a requirement in a group life policy? - Accidental

An agent has made false comparisons of policies to induce the sale of an insurance policy. This illegal act is called - twisting

All of these are unfair trade practice EXCEPT - Reinsurance

All of the following statements about traditional individual retirement accounts are false EXCEPT - 10% penalty is applied to withdrawals before age 59 1/2

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

Topic	Details
Topic 1	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.
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	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.
Topic 4	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 5	Dental Insurance: This domain addresses dental insurance including types of treatment, indemnity plan structures, benefit categories, deductibles and coinsurance, and employer group dental plans.
Topic 6	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.
Topic 7	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 8	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.
Topic 9	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 10	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.

Virginia Insurance Virginia Life, Annuities, and Health Insurance

Examination Series 11-01 Sample Questions (Q386-Q391):

NEW QUESTION # 386

Under which one of the following life insurance policies does the protection extend to age 100, while the premiums are paid for a shorter period of time?

- A. Limited payment whole life
- B. Continuous premium whole life
- C. Yearly renewable term
- D. Endowment

Answer: A

Explanation:

The Limited Payment Whole Life policy provides life insurance protection that extends to age 100, but the policyholder is only required to pay premiums for a shorter period, such as 10, 20, or 30 years, or even until a certain age (e.g., age 65). After that period, the insurance coverage continues, but no further premiums are required, and the insured continues to be covered for the rest of their life. This type of policy is designed to provide the benefit of lifetime coverage while reducing the duration of premium payments.

In contrast, Endowment policies typically provide coverage for a set period and pay out either at the end of that period or upon the death of the insured. Continuous Premium Whole Life requires premiums to be paid continuously, which does not reduce the payment period. Yearly Renewable Term is term insurance, not permanent life insurance, and coverage expires at the end of each term period.

NEW QUESTION # 387

A disability income insurance policy typically provides coverage for disabilities resulting from:

- A. Accidents only
- B. Occupational accidents only
- C. Sickness only
- D. Both accidents and sickness

Answer: D

Explanation:

Individual disability income insurance policies are designed to provide coverage for both accident-related disabilities and sickness-related disabilities, unless otherwise excluded.

Exact Extract (Virginia Disability Insurance Study Guide): "Disability income insurance provides benefits for loss of income due to both accident and sickness." Reference (Virginia Documents / Study Guide):

- Virginia Health Insurance Examination Outline, Disability Income Insurance

NEW QUESTION # 388

(Which table shows the rate of death by age for given groups of people?)

- A. Premium rate table
- B. Mortality table
- C. Dividend table
- D. Morbidity table

Answer: B

Explanation:

A mortality table displays the statistical probability of death at each age for a defined population. Insurers use mortality tables as a foundational tool in underwriting, premium calculation, and reserve determination for life insurance and annuity products.

Morbidity tables measure the likelihood of illness or disability, not death. Premium rate tables show pricing information derived from actuarial data, while dividend tables reflect non-guaranteed policy dividends.

Virginia licensing materials emphasize mortality tables as essential actuarial tools that help insurers predict life expectancy and properly price life insurance policies. Therefore, option A is correct.

NEW QUESTION # 389

An example of the unfair trade practice known as twisting is:

- A. Misrepresenting the contract terms during a claims settlement
- B. Giving special favors as an inducement to purchase insurance
- C. Intimidating a person into buying a policy
- D. Making an incomplete comparison of policies to convince a policyholder to cancel and change to a different policy

Answer: D

Explanation:

Twisting involves misrepresenting or making incomplete comparisons to induce a policyholder to replace an existing policy with one from another insurer, often to the client's detriment.

Exact Extract (Virginia Unfair Trade Practices Law): "Twisting-making incomplete or misleading comparisons of policies to induce replacement." Reference (Virginia Documents / Study Guide):

- Code of Virginia §38.2-503 (Twisting prohibited)

NEW QUESTION # 390

Under an absolute assignment, a life insurance policyowner transfers:

- A. Ownership rights as collateral for a loan
- B. The requirement to pay premiums to a third party
- C. Limited policy rights to another party
- D. All policy ownership rights to a new owner

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

An absolute assignment transfers all ownership rights (C) of a life insurance policy to a new owner, relinquishing the original owner's control.

Option A (limited rights) is a partial assignment. Option B (premium payment) is not ownership. Option D (collateral) is a collateral assignment, not absolute.

The Virginia study guide defines absolute assignment as the complete transfer of all policy rights to a new owner, distinct from collateral assignments for loans. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Policy Assignments."

NEW QUESTION # 391

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