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

Topic	Details
Topic 1	<ul style="list-style-type: none"> 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 2	<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.
Topic 3	<ul style="list-style-type: none"> 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.
Topic 4	<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.
Topic 5	<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.
Topic 6	<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.
Topic 7	<ul style="list-style-type: none"> Annuities: This domain covers annuity principles, immediate versus deferred annuities, payment options, product types including fixed and variable annuities, and uses for retirement income and tax-deferred growth.

Topic 8	<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.
Topic 9	<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.
Topic 10	<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.
Topic 11	<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.
Topic 12	<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.

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q145-Q150):

NEW QUESTION # 145

At policy delivery, to ensure that the insured has NOT experienced adverse medical conditions since the time of application for life insurance, the insured may be required to sign a:

- A. Notice of information practices
- **B. Statement of good health**
- C. Conditional receipt
- D. Disclosure notice

Answer: B

Explanation:

Virginia Code § 38.2-3106 governs life insurance delivery, where insurers may require a statement of good health (option B) at policy issuance to confirm no material health changes occurred since the application (e.g., a new cancer diagnosis). This signed document protects the insurer from undisclosed risks between underwriting and delivery, potentially voiding coverage if false (subject to incontestability, § 38.2-3105).

Option A (disclosure notice) relates to privacy or policy terms, not health updates. Option C (conditional receipt) is issued at application with premium payment, providing temporary coverage, not a delivery requirement. Option D (notice of information practices) informs about data use (per § 38.2-604), not health status. The study guide likely illustrates this with a scenario-e.g., an insured signing to confirm no heart attack post-application-making B the standard practice.

NEW QUESTION # 146

Which one of the following statements about a decreasing term life insurance policy is true?

- A. The face amount of the policy remains constant throughout the policy period, but the premium decreases
- B. The face amount of the policy increases during the policy period, but the premium decreases
- C. The face amount of the policy remains level for five years and then decreases during the remainder of the policy period
- **D. The face amount of the policy decreases throughout the policy period**

Answer: D

Explanation:

A decreasing term policy provides a declining death benefit over the policy term, while premiums remain level. These policies are often used for mortgage protection, as the insurance amount reduces in line with the declining loan balance.

Exact Extract (Virginia Life Insurance Study Guide): "Decreasing term insurance-provides a level premium and a decreasing face amount throughout the term of coverage, often used for debt protection." Reference (Virginia Documents / Study Guide):

- Virginia Life & Annuities Examination Outline, Term Insurance

NEW QUESTION # 147

(An individual purchased an annuity contract with \$100,000 received in settlement of a lawsuit. No further purchase payments are permitted and benefit payments are to start in 17 years. The contract is:)

- A. A retirement annuity
- B. An individual life annuity
- **C. A single premium deferred annuity**
- D. An individual retirement annuity (IRA)

Answer: C

Explanation:

This scenario has two defining features: (1) the annuity was funded with a single lump sum (\$100,000) and no further purchase payments are allowed, and (2) benefit payments begin in the future (17 years). That combination is the textbook definition of a single premium deferred annuity (SPDA). Virginia's consumer materials explain that a single premium annuity may be immediate or deferred, and that a single premium deferred annuity begins payments at a future date and can provide larger payments than an immediate annuity purchased for the same amount because the premium earns interest during the deferred period.

General annuity definitions similarly describe an SPDA as an annuity established with one lump-sum payment that grows during the accumulation phase until annuitization, when payments begin. The "lawsuit settlement" detail is consistent with common annuity uses; Virginia's exam outline lists annuities as a tool for lump-sum settlements. The other options don't match: an IRA is a tax-qualified retirement arrangement, not implied here, and "individual life annuity" describes a payout form, not the premium structure and deferral features emphasized in the question.

NEW QUESTION # 148

The elimination of a hazard is an example of risk:

- **A. Avoidance**
- B. Pooling
- C. Retention
- D. Transfer

Answer: A

Explanation:

The elimination of a hazard is an example of risk avoidance. This involves removing or eliminating the risk entirely by preventing hazardous activities or conditions. This is different from other risk management strategies such as transfer (shifting risk to another party), pooling (combining risks to spread the impact), or retention (accepting the risk).

NEW QUESTION # 149

The benefit supplement attached to a life insurance policy which insures all members of a family is called a:

- A. Family term rider
- B. Spouse term rider
- C. Survivorship term rider
- D. Children's term rider

Answer: A

Explanation:

Virginia Code § 38.2-3109 allows life insurance riders to extend coverage. A family term rider (option C) attaches to a primary policy (e.g., the breadwinner's) and provides term insurance for all family members- spouse and children-under one supplement, often with a single premium. Option A (spouse term rider) covers only the spouse, not children. Option B (children's term rider) insures only children, excluding the spouse. Option D (survivorship term rider) isn't a standard term; "survivorship" typically refers to joint life policies paying at the second death, not family coverage. The study guide likely describes the family term rider as a cost-effective way to insure dependents, with examples showing level term benefits for each member, making C the accurate answer.

NEW QUESTION # 150

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