

# **Reliable Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam Test - Valid Virginia-Life-Annuities-and-Health-Insurance Test Registration**



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Our Virginia-Life-Annuities-and-Health-Insurance qualification test help improve your technical skills and more importantly, helping you build up confidence to fight for a bright future in tough working environment. Our professional experts devote plenty of time and energy to developing the Virginia-Life-Annuities-and-Health-Insurance study tool. You can trust us and let us be your honest cooperators in your future development. Here are several advantages about our Virginia-Life-Annuities-and-Health-Insurance Exam for your reference. We sincerely suggest you to spare some time to have a glance over the following items on our web for our Virginia-Life-Annuities-and-Health-Insurance exam questions.

If your answer is yes then you need to start Channel Partner Program Virginia-Life-Annuities-and-Health-Insurance test preparation with Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance PDF Questions and practice tests. With the Real4Prep Channel Partner Program Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Virginia-Life-Annuities-and-Health-Insurance Practice Test questions you can prepare yourself shortly for the final Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Virginia-Life-Annuities-and-Health-Insurance exam.

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## **Valid Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Test Registration, Virginia-Life-Annuities-and-Health-Insurance Free Updates**

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## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q137-Q142):

### NEW QUESTION # 137

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

**Answer: C**

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 # 138

Which one of the following statements about an adjustable life insurance policy is true?

- A. An increase in premium decreases future cash values
- B. An increase in face amount shortens the premium payment period when the policy provides whole life coverage
- C. An increase in face amount lengthens the protection period when the policy provides term coverage
- **D. Simultaneous changes in face amount and in premium are within its capabilities**

**Answer: D**

Explanation:

Adjustable life insurance, per Virginia Code § 38.2-3113.1, blends whole and term features, allowing policyowners to adjust face amount and premiums. Option B is true; simultaneous changes (e.g., increasing face amount and premium) are possible, adapting coverage and cash value. Option A is false; higher premiums typically increase cash value, not decrease it, unless misallocated. Option C is incorrect; increasing face amount doesn't inherently extend term duration-it adjusts cost or cash value. Option D is false; face amount increases don't shorten whole life premium periods, which are fixed or flexible based on design. The study guide likely highlights adjustability with examples-e.g., raising \$100,000 to \$150,000 with a premium hike-making B the true capability.

### NEW QUESTION # 139

All of the following have a restricted ability to enter into a contract EXCEPT:

- A. Individuals who are mentally ill
- B. Individuals who are intoxicated
- **C. Individuals who are retired**
- D. Minors under a certain age

**Answer: C**

Explanation:

Virginia contract law, reflected in Virginia Code § 38.2-102, requires capacity to form an insurance contract.

Option A (intoxicated individuals) lacks capacity if impaired, voiding consent. Option B (mentally ill individuals) may lack comprehension, restricting ability unless adjudicated competent. Option C (minors, typically under 18 per § 38.2-3405) can't contract without guardian consent, except for necessities. Option D (retired individuals) has no legal restriction; retirement is a status, not a capacity limiter-e.g., a 65-year-old retiree can buy insurance freely. The study guide likely covers capacity in a legal basics section, with examples like a drunk person's void policy versus a retiree's valid one, making D the exception.

### NEW QUESTION # 140

When a health insurer requires a covered individual to undergo a physical examination, who pays the cost of the examination?

- A. The insurer
- B. The principal insured individual
- C. The patient or parent of the patient
- D. The premium payor

**Answer: A**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* If a health insurer requires a physical exam (e.g., for underwriting or claims), the insurer pays the cost (D), as it's their condition for coverage or payment.

\* The premium payor (A), insured (B), or patient (C) aren't responsible for insurer-mandated exams.

The Virginia study guide specifies that insurer-required exams, such as for contesting claims, are at the insurer's expense, per the physical examination provision. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Health Insurance Policy Provisions."

### NEW QUESTION # 141

All of the following statements about tax-sheltered annuities (TSAs) are true EXCEPT:

- A. The investment gain each year is included in the participant's gross income.
- B. They are also known as 403(b) plans.
- C. The annuitant may have an individual account or contract.
- D. Accumulation payments often come from voluntary salary reductions.

**Answer: A**

Explanation:

Tax-sheltered annuities (TSAs), per IRC § 403(b) and Virginia Code § 38.2-3100 et seq., are retirement plans for nonprofit employees. Option A is true; they're synonymous with 403(b) plans. Option B is true; contributions often come from voluntary salary reductions, tax-deferred until withdrawal. Option C is true; participants can have individual contracts or accounts. Option D is false; investment gains are tax-deferred, not included in gross income annually, only taxed upon distribution. The study guide highlights TSAs' tax advantages, making D the incorrect statement.

### NEW QUESTION # 142

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