

NY-Life-Accident-and-Health Testantworten - NY-Life-Accident-and-Health Deutsche Prüfungsfragen

PSI - NY Life, Accident and Health Practice Exam 17-55 (75 Questions - Actual Test 150 Questions) with 100% Correct Answers

Which policy provision permits the policy owner to take a specified number of days to examine the contract, and allows for cancellation and a full refund if the policy owner rejects the terms or costs? - ANSWER-Free Look

When will a policy pay on a UCR basis? - ANSWER-When particular benefits are not listed on a payment schedule

Which type of rider reimburses health and social service expenses incurred in a convalescent or nursing home facility? - ANSWER-long term care rider

Which of the following is exempted from the incontestability provision in insurance policies? - ANSWER-Fraudulent misstatements

What does first dollar coverage mean? - ANSWER-As soon as covered medical expenses are incurred, the policy begins to pay

What is the waiver of premium provision? - ANSWER-In a long term care contract, the premium is waived after the insured has been confined for a specific period of time

According to the Time Payment of Claims provision, the insurer must make the payment immediately after receiving proof of loss EXCEPT - ANSWER-for claims involving periodic payments

Which is a disadvantage to a flexible premium annuity? - ANSWER-the actual amount of the annuity benefit cannot be determined in advance

When a policy or certificate containing an accelerated benefit provision is applied for or delivered, the producer is responsible for providing that applicant a summary of coverage that includes all of the following EXCEPT - ANSWER-a detailed and comprehensive summary of the accelerated benefit

which one of the following represents an advantage of obtaining a policy loan versus a withdrawal? - ANSWER-the loan is not taxed while a withdrawal is taxed for amounts above the contract cost basis

Wenn Sie die Insurance Licensing NY-Life-Accident-and-Health nicht bestehen, nachdem Sie unsere Unterlagen gekauft hat, bieten wir eine volle Rückerstattung. Diese Versprechung bedeutet nicht, dass wir nicht unserer Insurance Licensing NY-Life-Accident-and-Health Software nicht zutrauen, sondern unsere herzliche und verantwortungsvolle Einstellung, weil wir die Kunden sorgenfrei lassen wollen. Mit professionelle Insurance Licensing NY-Life-Accident-and-Health Prüfungssoftware und der nach wie vor freundliche Kundendienst hoffen wir, dass Sie sich keine Sorge machen.

Sie können kostenlos die Demo auf der Website ExamFragen.de herunterladen, um unsere Zuverlässigkeit zu bestätigen. Ich glaube, Sie werden sicher nicht enttäuscht sein. Die neuesten Fragen und Antworten zur Insurance Licensing NY-Life-Accident-and-Health Zertifizierungsprüfung von ExamFragen sind den realen Prüfungsthemen sehr ähnlich. Vielleicht haben Sie auch die einschlägige Insurance Licensing NY-Life-Accident-and-Health Zertifizierungsprüfung Schulungsunterlagen in anderen Büchern oder auf anderen Websites gesehen, würden Sie nach dem Vergleich finden, dass Sie doch aus ExamFragen stammen. Die Testantworten zur Insurance Licensing NY-Life-Accident-and-Health Zertifizierungsprüfung von ExamFragen sind umfassender, die originalen Prüfungsthemen, die von den Erfahrungsreichen Expertenteams nach ihren Erfahrungen und Kenntnissen bearbeitet, enthalten.

>> NY-Life-Accident-and-Health Testantworten <<

NY-Life-Accident-and-Health Übungsmaterialien & NY-Life-Accident-and-Health realer Test & NY-Life-Accident-and-Health Testvorbereitung

Niemand will ein ganz ein leichtes Leben führen und in einer niedrigen Position wenig Gehalt beziehen. Eines Tages wird man vielleicht gekündigt oder in die Rente treten. Dieses Leben ist wirklich langweilig. Wollen Sie nicht ein vielfältiges Leben führen? Das macht nichts. Heute sage ich Ihnen eine Abkürzung zum Erfolg, nämlich, die Insurance Licensing NY-Life-Accident-and-Health Zertifizierungsprüfung zu bestehen. Mit dem Zertifikat können Sie ein besseres Leben führen und ein exzellenter IT-Expert werden und von anderen akzeptiert werden. Die Schulungsunterlagen zur Insurance Licensing NY-Life-Accident-and-Health Zertifizierungsprüfung von ExamFragen können ganz leicht Ihren Traum verwirklichen. Zögern Sie noch? Schicken Sie doch schnell Schulungsunterlagen zur Insurance Licensing NY-Life-Accident-and-Health Zertifizierungsprüfung von ExamFragen in den Warenkorb.

Insurance Licensing New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 NY-Life-Accident-and-Health Prüfungsfragen mit Lösungen (Q117-Q122):

117. Frage

If an annuitant dies during the accumulation period, his or her beneficiary will receive

- A. the greater of the accumulated cash value or the total premiums paid.
- B. no monetary funds.
- C. both the accumulated cash value and the total premiums paid.
- D. the lesser of the accumulated cash value or the total premiums paid.

Antwort: A

Begründung:

The correct answer is A. the greater of the accumulated cash value or the total premiums paid. During the accumulation period of an annuity, funds are being paid into the contract and grow on a tax-deferred basis. If the annuitant dies before the annuity has been annuitized, the contract does not simply disappear. Instead, the beneficiary is generally entitled to a death benefit. In standard annuity contract treatment used in licensing materials, that death benefit is usually the greater of the contract's accumulated value or the total premiums paid, less any withdrawals or outstanding charges if applicable under the contract terms.

This rule protects the beneficiary from receiving less than the value built into the contract and also helps ensure that the owner's contributions are not lost if death occurs before the payout phase begins. The other choices are incorrect. B is wrong because the beneficiary is not limited to the lesser amount. C is incorrect because annuities do provide value upon death during accumulation. D is also incorrect because the beneficiary does not receive both amounts added together; rather, the benefit is based on whichever is greater.

. Therefore, the proper answer is A .

118. Frage

An annuity product linked to a market-related rate of return is called

- A. a tax-sheltered annuity.
- B. a deferred annuity.
- C. an indexed annuity.
- D. a fixed annuity.

Antwort: C

Begründung:

The correct answer is an indexed annuity. An indexed annuity is a type of annuity whose rate of return is linked to the performance of a market index, such as a stock market index. Rather than earning a fixed guaranteed interest rate like a fixed annuity, the credited interest in an indexed annuity is based partly on how the selected market index performs during a specific period. However, indexed annuities typically include protective features, such as a minimum guaranteed interest rate or principal protection, which help shield the policyholder from direct market losses.

This structure allows the annuity owner to potentially benefit from market-related growth while maintaining a level of safety associated with insurance products. In licensing materials used for life and annuity training, indexed annuities are commonly described as products that combine elements of fixed annuities and equity market performance.

The other options are incorrect. A fixed annuity provides a guaranteed interest rate not tied to market performance. A deferred annuity refers to the timing of benefit payments rather than the investment structure.

A tax-sheltered annuity generally refers to retirement plans such as 403(b) arrangements used by certain employees. Therefore, the correct answer is indexed annuity.

119. Frage

Mortality is based on a large risk pool of

- A. income and time.
- **B. people and time.**
- C. geographic area and time.
- D. family history and hobbies.

Antwort: B

Begründung:

The correct answer is people and time . In insurance, mortality refers to the statistical measurement of death within a defined population. Insurers rely on mortality tables , which are developed using large pools of data that track the probability of death among groups of people over specific periods of time. These tables allow insurance companies to estimate the likelihood that individuals within certain age groups will die within a given year. The concept is based on the law of large numbers , meaning that when a very large group of people is observed over time, patterns of mortality become predictable and can be used to calculate insurance premiums.

Life insurance companies analyze mortality data across large populations and extended time periods to determine appropriate premium rates and to ensure that they maintain sufficient reserves to pay future claims.

By spreading risk across many policyholders, insurers can accurately project expected losses and maintain financial stability.

The other options are incorrect because mortality statistics are not primarily based on income, geographic area alone, or personal characteristics such as hobbies or family history. The essential foundation of mortality calculations is large groups of people observed over time .

120. Frage

Insurance agents have duties and responsibilities to the insured and the insurer. Which of the following responsibilities does an agent owe the insured during the policy year?

- A. Pay the insured ' s premiums if they are unable to do so.
- B. Work with rating bureaus to establish insurer ratings.
- **C. Help the insured file and follow up on claims.**
- D. Notify the insurance department when claims are paid.

Antwort: C

Begründung:

During the policy year, an agent's continuing responsibilities to the insured are commonly described as policyowner service duties. A key part of that service is assisting the insured with the claims process - helping the insured understand what is covered, how to complete claim forms, what documentation is needed, where and when to submit the claim, and following up when additional information is requested. This ongoing service obligation supports timely claim handling and helps the insured access benefits promised under the contract.

The other options do not represent responsibilities an agent owes the insured. Agents do not report paid claims to the Insurance Department as part of normal duties; claim reporting and market conduct oversight are handled through insurer compliance and regulatory processes. Agents also do not work with rating bureaus to establish insurer ratings-insurer ratings are produced by independent rating organizations and based on financial/claims performance, not agent activity. Finally, an agent is not obligated (and generally should not) pay an insured's premiums; doing so can create improper financial arrangements and is outside normal agent duties. Therefore, helping the insured file and follow up on claims is the correct responsibility.

121. Frage

A Section 457 Deferred Compensation plan is provided specifically for employees of

- A. religious organizations.
- B. non-profit organizations.
- C. sole proprietorships.
- **D. states, counties, or municipalities.**

Antwort: D

Begründung:

A Section 457 Deferred Compensation Plan is a type of retirement savings program established under Section 457 of the Internal Revenue Code. It is primarily designed for employees of state and local governments, including workers employed by states, counties, cities, and municipalities, as well as certain governmental agencies. These plans allow employees to defer a portion of their salary into a retirement account on a pre-tax basis, meaning the contributions are not included in taxable income until the funds are withdrawn, usually during retirement.

Section 457 plans are similar in concept to other tax-deferred retirement plans such as 401(k) or 403(b) plans, but they are specifically intended for public sector employees. One of the distinctive features of a governmental 457 plan is that withdrawals can often be taken without the early withdrawal penalty typically applied before age 59½, provided the participant separates from service.

Options such as sole proprietorships or religious organizations typically use other retirement arrangements (like SEP, SIMPLE IRA, or 403(b) plans). Therefore, the correct answer is that Section 457 plans are intended for employees of states, counties, or municipalities.

122. Frage

.....

Jedem, der die Prüfungsunterlagen und Software zu Insurance Licensing NY-Life-Accident-and-Health (New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55) von ExamFragen nutzt und die Insurance Licensing Zertifizierungsprüfungen nicht beim ersten Mal erfolgreich besteht, versprechen wir, die Kosten für das Prüfungsmaterial 100% zu erstatten.

NY-Life-Accident-and-Health Deutsche Prüfungsfragen: <https://www.examfragen.de/NY-Life-Accident-and-Health-pruefungsfragen.html>

Insurance Licensing NY-Life-Accident-and-Health Testantworten Sind Sie der gegenwärtigen Arbeit überdrüssig, Sie können im Internet teilweise die Fragen und Antworten zur Insurance Licensing NY-Life-Accident-and-Health Zertifizierungsprüfung von ExamFragen kostenlos herunterladen, so dass Sie unsere Qualität testen können, Bitte wählen Sie die Prüfungsfragen und Antworten von ExamFragen NY-Life-Accident-and-Health Deutsche Prüfungsfragen, Insurance Licensing NY-Life-Accident-and-Health Testantworten Wählen Sie Pass4Test, und Ihnen winkt der Erfolg.

In einigen Vorschlägen erhalten Staatsangehörige unter den NY-Life-Accident-and-Health Fragen Und Antworten Bürgern des Grundeinkommenssystems regelmäßig bedingungslose Beträge von der Regierung, Der Geist erscheint wieder.

Sind Sie der gegenwärtigen Arbeit überdrüssig, Sie können im Internet teilweise die Fragen und Antworten zur Insurance Licensing NY-Life-Accident-and-Health Zertifizierungsprüfung von ExamFragen kostenlos herunterladen, so dass Sie unsere Qualität testen können.

NY-Life-Accident-and-Health Ressourcen Prüfung - NY-Life-Accident-and-Health Prüfungsguide & NY-Life-Accident-and-Health Beste Fragen

Bitte wählen Sie die Prüfungsfragen und Antworten NY-Life-Accident-and-Health von ExamFragen, Wählen Sie Pass4Test, und Ihnen winkt der Erfolg, Durch Lernen mit unserer verlässlichen NY-Life-Accident-and-Health Studienanleitung werden Ihren Sorgen um die Prüfung allmählich beseitigt werden.

- NY-Life-Accident-and-Health Aktuelle Prüfung - NY-Life-Accident-and-Health Prüfungsguide - NY-Life-Accident-and-Health Praxisprüfung Suchen Sie auf der Webseite [www.zertpruefung.ch] nach "NY-Life-Accident-and-Health" und laden Sie es kostenlos herunter NY-Life-Accident-and-Health Examsfragen
- NY-Life-Accident-and-Health Prüfungsunterlagen NY-Life-Accident-and-Health Online Praxisprüfung NY-Life-Accident-and-Health Fragen&Antworten Suchen Sie jetzt auf " www.itzert.com " nach **NY-Life-Accident-and-Health** um den kostenlosen Download zu erhalten NY-Life-Accident-and-Health Prüfungsunterlagen
- NY-Life-Accident-and-Health Prüfungen NY-Life-Accident-and-Health Dumps Deutsch NY-Life-Accident-and-Health Lerntipps Geben Sie (www.zertpruefung.ch) ein und suchen Sie nach kostenloser Download von (NY-Life-Accident-and-Health) NY-Life-Accident-and-Health Lerntipps
- NY-Life-Accident-and-Health Fragenkatalog NY-Life-Accident-and-Health Online Praxisprüfung NY-Life-Accident-and-Health Online Praxisprüfung Erhalten Sie den kostenlosen Download von > NY-Life-Accident-and-Health < mühelos über www.itzert.com NY-Life-Accident-and-Health Zertifizierungsantworten
- NY-Life-Accident-and-Health Übungsfragen: New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 - NY-Life-Accident-and-Health Dateien Prüfungsunterlagen Suchen Sie auf www.itzert.com nach kostenlosem Download von « NY-Life-Accident-and-Health » NY-Life-Accident-and-Health Antworten

- NY-Life-Accident-and-Health Prüfungsunterlagen □ NY-Life-Accident-and-Health Prüfungsmaterialien □ NY-Life-Accident-and-Health Schulungsangebot □ Geben Sie ☀ www.itzert.com □ ☀ □ ein und suchen Sie nach kostenloser Download von “NY-Life-Accident-and-Health” □ NY-Life-Accident-and-Health Pruefungssimulationen
- NY-Life-Accident-and-Health Schulungsangebot - NY-Life-Accident-and-Health Simulationsfragen - NY-Life-Accident-and-Health kostenlos downloaden □ Suchen Sie einfach auf ☀ www.zertpruefung.ch □ ☀ □ nach kostenloser Download von ➡ NY-Life-Accident-and-Health □ □ NY-Life-Accident-and-Health Simulationsfragen
- NY-Life-Accident-and-Health Übungsmaterialien □ NY-Life-Accident-and-Health Prüfungen □ NY-Life-Accident-and-Health Simulationsfragen □ Öffnen Sie (www.itzert.com) geben Sie □ NY-Life-Accident-and-Health □ ein und erhalten Sie den kostenlosen Download □ NY-Life-Accident-and-Health Echte Fragen
- NY-Life-Accident-and-Health Simulationsfragen □ NY-Life-Accident-and-Health Zertifizierungsantworten □ NY-Life-Accident-and-Health Deutsche Prüfungsfragen □ Sie müssen nur zu 《 www.zertpruefung.ch 》 gehen um nach kostenloser Download von “NY-Life-Accident-and-Health” zu suchen □ NY-Life-Accident-and-Health Prüfungsunterlagen
- NY-Life-Accident-and-Health Pass Dumps - PassGuide NY-Life-Accident-and-Health Prüfung - NY-Life-Accident-and-Health Guide □ Suchen Sie jetzt auf ⇒ www.itzert.com ⇐ nach ➡ NY-Life-Accident-and-Health □ □ □ um den kostenlosen Download zu erhalten □ NY-Life-Accident-and-Health Fragen&Antworten
- NY-Life-Accident-and-Health Schulungsangebot - NY-Life-Accident-and-Health Simulationsfragen - NY-Life-Accident-and-Health kostenlos downloaden □ Suchen Sie auf { www.pruefungfrage.de } nach 《 NY-Life-Accident-and-Health 》 und erhalten Sie den kostenlosen Download mühelos □ NY-Life-Accident-and-Health Prüfungen
- social-medialink.com, chiaralshf705307.webbuzzfeed.com, thebookmarkking.com, tiffanyliae932151.oneworldwiki.com, carlymbms196346.activoblog.com, nellgzu481906.wikievia.com, rishisniz741453.blog2freedom.com, directoryholiday.com, bookmarkindexing.com, sound-social.com, Disposable vapes