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

<b>Topic</b>	<b>Details</b>
Topic 1	<ul style="list-style-type: none"><li>• 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.</li></ul>
Topic 2	<ul style="list-style-type: none"><li>• 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.</li></ul>

Topic 3	<ul style="list-style-type: none"> <li>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.</li> </ul>
Topic 4	<ul style="list-style-type: none"> <li>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.</li> </ul>
Topic 5	<ul style="list-style-type: none"> <li>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.</li> </ul>
Topic 6	<ul style="list-style-type: none"> <li>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.</li> </ul>
Topic 7	<ul style="list-style-type: none"> <li>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.</li> </ul>
Topic 8	<ul style="list-style-type: none"> <li>Insurance Regulation: This domain covers Virginia's regulatory framework for insurance agents and companies, including licensing, appointments, continuing education, disciplinary actions, and the State Corporation Commission's authority. It also addresses federal regulations like the Fair Credit Reporting Act and ACA market reforms.</li> </ul>

## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q237-Q242):

### NEW QUESTION # 237

(Which benefit of a life insurance policy could be used as a source of supplemental income for the insured?)

- A. Cash value
- B. Automatic premium loan
- C. Waiver of premium
- D. Death benefit

**Answer: A**

Explanation:

The cash value of a permanent life insurance policy may be used as a source of supplemental income for the insured during the policyowner's lifetime. Cash value accumulates on a tax-deferred basis and may be accessed through policy loans or withdrawals, depending on the type of policy. These funds can be used for retirement income, emergencies, or other financial needs. The death benefit is paid to beneficiaries upon the insured's death and is not available as income to the insured. A waiver of premium rider simply waives future premium payments in the event of qualifying disability and does not provide income. An automatic premium loan uses cash value to pay premiums and does not provide discretionary income to the insured. Therefore, cash value is the correct benefit that may be used as supplemental income.

### NEW QUESTION # 238

Working people age 65 or over generally must:

- A. Accept Medicare as the primary payer
- B. Continue coverage under the employer group health plan
- C. Be offered the same health benefits offered to younger employees
- D. Be offered employer group Medicare Supplement coverage

**Answer: C**

Explanation:

Federal Age Discrimination in Employment Act (ADEA) requires equal benefits for older workers. Employers cannot deny the same group health coverage offered to younger employees. Exact extract: "Employees age 65 and older must be offered the same health benefits as those under 65." Reference:

#### NEW QUESTION # 239

Which of the following statements is true regarding an insurance agent's license?

- A. A separate license must be issued for each insurer the agent represents.
- B. The license fee is paid to the insurance company.
- **C. It authorizes the agent to transact insurance until otherwise terminated, suspended, or revoked.**
- D. It must be renewed annually.

**Answer: C**

Explanation:

In Virginia, an insurance agent's license is governed by the State Corporation Commission's Bureau of Insurance under Title 38.2 of the Virginia Code. According to Virginia Code § 38.2-1819, once issued, the license authorizes the agent to transact insurance business on behalf of appointed insurers until it is terminated, suspended, or revoked by the Bureau. The license fee is paid to the Bureau of Insurance, not the insurance company (Virginia Code § 38.2-1818), making option A incorrect. Virginia Code § 38.2-1822 specifies that licenses are renewed biennially (every two years), not annually, rendering option C false.

Finally, Virginia Code § 38.2-1833 clarifies that an agent needs only one license but must secure an appointment for each insurer they represent, not a separate license per insurer, making option D incorrect.

Option B is the only statement consistent with Virginia law, reflecting the license's ongoing authority unless altered by regulatory action.

#### NEW QUESTION # 240

What kind of rider may be added to an individual disability income insurance policy to increase benefits during periods of price inflation?

- A. Price escalation
- **B. Cost of living**
- C. Wage protection
- D. Inflation guard

**Answer: B**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* A cost of living (COLA) rider (B) adjusts disability income benefits to account for inflation, maintaining purchasing power.

\* Inflation guard (A) is more common in property insurance. Price escalation (C) and wage protection (D) are not standard disability riders.

The Virginia study guide describes the COLA rider as an optional feature in disability income policies, increasing benefits based on inflation indices like the CPI. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Disability Insurance Riders."

#### NEW QUESTION # 241

Medical expense insurance typically EXCLUDES payment for treatment of injury or sickness resulting from:

- A. Terminal diseases
- **B. Military duty**
- C. Tropical diseases
- D. Dread diseases

**Answer: B**

Explanation:

Medical expense insurance typically excludes coverage for injuries or sickness resulting from military duty. This exclusion is common

across most health insurance policies and aligns with the understanding that military personnel are covered under separate government programs (e.g., Veterans Affairs or military health insurance). The other options, such as terminal diseases, dread diseases, or tropical diseases, are not universally excluded, though they may have specific policy restrictions or coverage limits.

## NEW QUESTION # 242

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