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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q372-Q377):

NEW QUESTION # 372

(All of the following statements about universal life insurance are true EXCEPT:)

- A. The premium is flexible for the duration of the policy.
- B. The policyowner can decrease the death benefit.
- C. The cash value interest rate must equal or exceed a guaranteed minimum rate.
- D. Each policy has a minimum guaranteed cash value for the life of the policy.

Answer: D

Explanation:

Universal life insurance is a form of permanent life insurance that provides flexibility in both premium payments and death benefit amounts, subject to policy limits and insurer approval. Policyowners may increase or decrease the death benefit, although increases usually require evidence of insurability. Premiums are flexible, allowing the policyowner to vary the timing and amount of payments as long as sufficient cash value exists to cover policy charges. Universal life policies also credit interest to the cash value at a rate that must meet or exceed a stated guaranteed minimum. However, unlike whole life insurance, universal life does not guarantee a minimum cash value for the life of the policy. Cash value growth depends on credited interest and the cost of insurance charges deducted from the policy. If insufficient premiums are paid, the policy can lapse. Therefore, the statement that each policy has a guaranteed cash value for life is incorrect.

NEW QUESTION # 373

Generally, an indemnity plan which covers dental expenses:

- A. Covers all dependent family members living in the insured's household, including dependent parents
- B. Covers preventive care for adults and children once every six months
- C. Only allows insureds to be treated by certain preselected providers
- D. Rarely requires an insured to pay a deductible or coinsurance portion for major services such as crowns

Answer: B

Explanation:

Dental indemnity plans reimburse insureds for covered services up to specified amounts. Preventive services such as cleanings, exams, and fluoride treatments are typically covered every six months for both adults and children. These plans generally do not limit members to a network of providers, unlike managed care dental plans, but they do require deductibles and cost-sharing for major restorative work.

Exact Extract (Virginia Dental Plan Filing Requirements): "Preventive dental services-cleanings, exams, fluoride treatments-covered once every six months." Reference (Virginia Documents / Study Guide):

- Virginia SCC Product Checklist: Individual Stand-Alone Dental Plan Organizations
- Virginia Health Insurance Study Guide, Indemnity vs. Managed Care Plans

NEW QUESTION # 374

(During the contestable period, an insurer may rescind a life insurance policy for all of the following reasons EXCEPT:)

- A. Fraud in the purchase of the policy
- B. Material misrepresentation in the application
- C. Material concealment in the purchase of the policy
- D. Misstatement of age in the application

Answer: D

Explanation:

During the contestable period (typically the first two years of a life insurance policy), insurers may rescind a policy for material misrepresentation, fraud, or material concealment. These actions affect underwriting decisions and risk evaluation and are grounds for rescission under Virginia law.

However, misstatement of age is treated differently. Virginia-required policy provisions mandate that if the insured's age is misstated, the insurer does not rescind the policy. Instead, benefits are adjusted to reflect what the premium would have purchased at the

correct age. This makes option A the correct exception.

This distinction protects consumers from harsh outcomes for honest mistakes while still preserving insurer rights against intentional deception. Misstatement-of-age clauses are standard in life insurance policies and are specifically excluded from contestability rescission rules.

NEW QUESTION # 375

Which of the following is commonly used to structure the payment of liability insurance settlements, lottery winnings, and other large sums?

- A. A modified endowment contract
- **B. An immediate annuity**
- C. An individual retirement account
- D. A 403(b) tax-sheltered annuity

Answer: B

Explanation:

An immediate annuity is commonly used to structure the payment of liability insurance settlements, lottery winnings, and other large sums. This type of annuity allows the beneficiary to receive a series of periodic payments starting immediately after the lump sum is invested. Immediate annuities are often used to provide a steady stream of income for individuals who receive large sums of money but want to ensure that the funds last over time.

NEW QUESTION # 376

All of the following are types of insurance policy exchanges that can be made without current taxation EXCEPT:

- A. A life insurance policy exchanged for another life policy
- **B. The exchange of an annuity for a life insurance policy**
- C. An annuity exchanged for another annuity contract
- D. The exchange of a life insurance policy for an annuity

Answer: B

Explanation:

Under IRC § 1035, certain insurance exchanges avoid immediate taxation: option B (life to annuity), option C (annuity to annuity), and option D (life to life) qualify if like-kind and properly executed, deferring gains. Option A (annuity to life) isn't permitted tax-free; annuities (income-focused) and life insurance (death-benefit-focused) aren't "like-kind," triggering taxable gain recognition. Virginia Code § 38.2-3100 et seq. aligns with federal tax rules. The study guide likely explains § 1035 exchanges with examples-e.g., swapping a \$50,000 life policy for an annuity tax-free (B)-noting A's taxable status due to product mismatch, making it the exception.

NEW QUESTION # 377

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