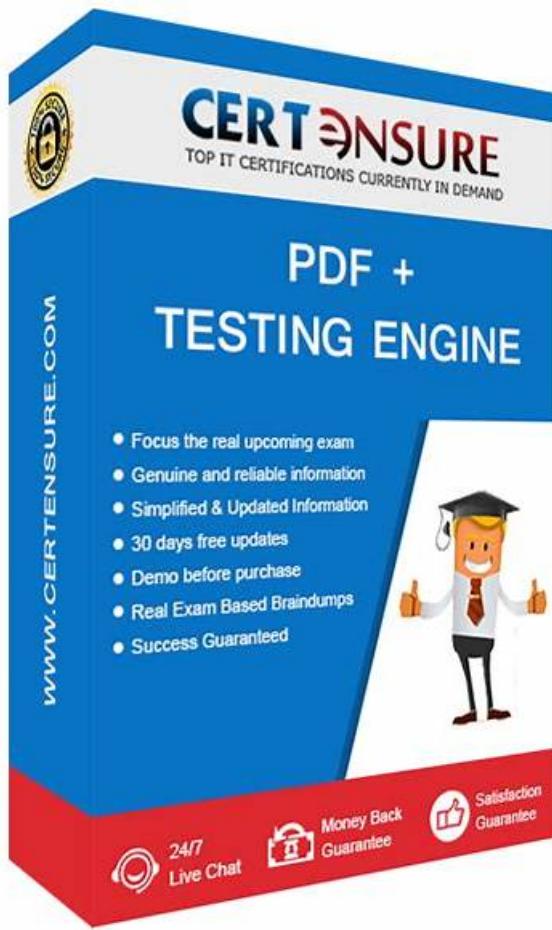


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**Insurance Licensing New Ok-Life-Accident-and-Health-or-Sickness-Producer Dumps Book: Oklahoma Life, Accident, and Health or Sickness**

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## Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q53-Q58):

### NEW QUESTION # 53

A form of an accelerated death benefit is a

- A. nonforfeiture extended term benefit.
- B. cost of living benefit.
- C. home care benefit.
- D. **terminal illness settlement benefit.**

### Answer: D

Explanation:

Anaccelerated death benefit (ADB)provision allows an insured to receive a portion of the life insurance death benefit before death under specific conditions, such as aterminal illness. Theterminal illness settlement benefitis a form of ADB, providing funds for medical or personal needs, as regulated in Oklahoma (Title 36 O.S. § 4051).

- \* Option A: Incorrect. A home care benefit relates to long-term care, not ADB.
- \* Option B: Incorrect. A nonforfeiture extended term benefit is a policy lapse option, not an ADB.
- \* Option C: Correct. A terminal illness settlement benefit is a type of accelerated death benefit.
- \* Option D: Incorrect. A cost of living benefit adjusts benefits for inflation, not an ADB.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance Provisions).

Oklahoma Insurance Department, Title 36 O.S. § 4051 (accelerated benefits).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

### NEW QUESTION # 54

Which of the following is a potential DISADVANTAGE of a fixed annuity?

- A. Payments continue only for a maximum of 2 years after the annuitant's death.
- B. **Annuitants could experience a decrease in the purchasing power of their payments over a period of years due to inflation.**
- C. There is no guaranteed specific benefit amount to the annuitant.
- D. The insured invests payments in variable securities, and the return fluctuates with an uncertain economic market.

### Answer: B

Explanation:

Afixed annuityprovides guaranteed, stable payments to the annuitant, but a key disadvantage is that the fixed payments may losepurchasing powerover time due to inflation, reducing their real value. This is a concern for long-term annuitants, as noted in Oklahoma's annuity regulations (Title 36 O.S. § 4002).

- \* Option A: Incorrect. Variable securities apply to variable annuities, not fixed annuities.
- \* Option B: Incorrect. Fixed annuities guarantee a specific benefit amount.
- \* Option C: Correct. Inflation can decrease the purchasing power of fixed payments.
- \* Option D: Incorrect. Payment duration depends on the annuity type (e.g., life annuity), not a 2-year limit.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance).

Oklahoma Insurance Department, Title 36 O.S. § 4002 (annuity products).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

### NEW QUESTION # 55

An endorsement to an insurance policy that modifies clauses and provisions of the policy is referred to as

- A. a supplement.
- B. an add-on.
- C. a rider.
- D. an attachment.

**Answer: C**

Explanation:

A rider is an endorsement or amendment to an insurance policy that modifies its clauses, provisions, or coverage. Riders can add, remove, or alter benefits, such as adding coverage for a specific condition or family members in life or health insurance policies. The term is standard in Oklahoma insurance law and practice.

\* Option A: Incorrect. An attachment is not a specific insurance term for policy modifications.

\* Option B: Incorrect. A supplement may refer to additional coverage but is not the standard term for policy endorsements.

\* Option C: Correct. A rider is an endorsement that modifies policy provisions.

\* Option D: Incorrect. "Add-on" is not a formal insurance term for policy modifications.

This question aligns with the Prometric content outline under "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which covers policy endorsements.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life and Health Insurance Provisions).

Oklahoma Insurance Department, Title 36 O.S. § 4001 et seq. (policy provisions).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

### NEW QUESTION # 56

Any person of competent legal capacity may contract for life and health insurance at a MINIMUM age of

- A. 15.
- B. 21.
- C. 18.
- D. 16.

**Answer: C**

Explanation:

In Oklahoma, the minimum age for a person of competent legal capacity to contract for life and health insurance is 18, as this is the age of majority under Oklahoma law (Title 15 O.S. § 13). Individuals under 18 may be insured (e.g., as dependents or under juvenile policies), but they cannot enter into insurance contracts themselves unless emancipated.

\* Option A: Incorrect. Age 15 is below the age of majority.

\* Option B: Incorrect. Age 16 is below the age of majority.

\* Option C: Correct. Age 18 is the minimum age for contracting insurance in Oklahoma.

\* Option D: Incorrect. Age 21 is not required; 18 is sufficient.

This question falls under the Prometric content outline section on "State Insurance Statutes, Rules, and Regulations," which covers eligibility to contract insurance.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: State- Specific Knowledge - Oklahoma Insurance Statutes).

Oklahoma Insurance Department, Title 15 O.S. § 13 (age of majority).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

### NEW QUESTION # 57

A policy that provides coverage for persons with chronic diseases or disabilities, and often covers nursing home care, home-based care, and respite care is known as

- A. Medicare insurance.
- B. Medicaid insurance.
- C. Group Health insurance.

- D. Long-Term Care insurance.

**Answer: D**

Explanation:

Long-Term Care (LTC) insurance is designed to cover services for individuals with chronic diseases or disabilities who need assistance with activities of daily living (ADLs) or have cognitive impairments. It often includes coverage for nursing home care, home-based care, assisted living, and respite care, as regulated in Oklahoma under Title 36 O.S. § 4426.1.

\* Option A: Incorrect. Medicare provides limited coverage for skilled nursing or home health care but not comprehensive LTC services.

\* Option B: Incorrect. Medicaid covers LTC for low-income individuals but is a government program, not a private insurance policy.

\* Option C: Correct. LTC insurance covers nursing home, home-based, and respite care for chronic conditions.

\* Option D: Incorrect. Group health insurance covers medical expenses but typically does not include LTC services.

This question falls under the Prometric content outline section on "Long-Term Care (LTC) Policies," which covers LTC coverage and services.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Long-Term Care Policies).

Oklahoma Insurance Department, Title 36 O.S. § 4426.1 (long-term care insurance regulations).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

**NEW QUESTION # 58**

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