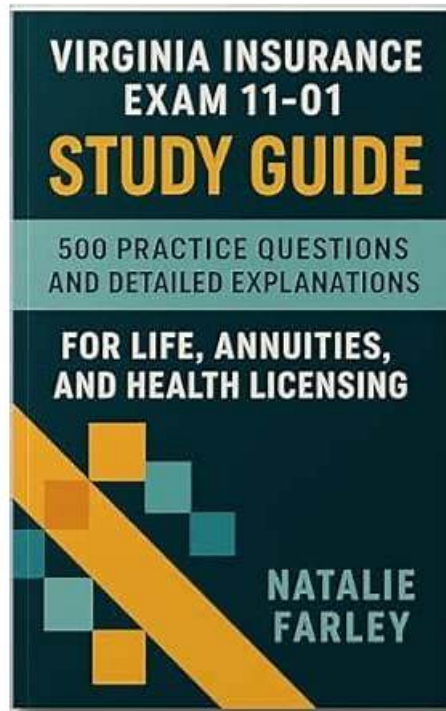


Quiz Efficient Virginia Insurance - PDF Virginia-Life-Annuities-and-Health-Insurance VCE



BONUS!!! Download part of TestkingPDF Virginia-Life-Annuities-and-Health-Insurance dumps for free:
<https://drive.google.com/open?id=1fG9wjkMh3PUQANBZsoLhE20C30M5uojc>

Virginia-Life-Annuities-and-Health-Insurance study material applies to all types of candidates. Buying a set of learning materials is not difficult, but it is difficult to buy one that is suitable for you. For example, some learning materials can really help students get high scores, but they usually require users to have a lot of study time, which is difficult for office workers. However, Virginia-Life-Annuities-and-Health-Insurance Study Material is to help students improve their test scores by improving their learning efficiency. Therefore, users can pass exams with very little learning time.

Our Virginia-Life-Annuities-and-Health-Insurance study materials just need you to memorize all keypoints of the knowledge of the real exam. It is unnecessary to review all irrelevant knowledges. At present, our Virginia-Life-Annuities-and-Health-Insurance exam questions have helped thousands of people pass the exam and obtain the certificate. Also, the passing rate of our Virginia-Life-Annuities-and-Health-Insurance Training Materials is the highest according to our investigation. None of the other exam braindumps in the market has the pass rate high as 98% to 100% as our Virginia-Life-Annuities-and-Health-Insurance learning quiz.

New Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Test Preparation - Interactive Virginia-Life-Annuities-and-Health-Insurance Ebook

Our Virginia-Life-Annuities-and-Health-Insurance exam questions are authoritatively certified. Our goal is to help you successfully pass relevant exam in an efficient learning style. Due to the quality and reasonable prices of our Virginia-Life-Annuities-and-Health-Insurance training materials, our competitiveness has always been a leader in the world. Our Virginia-Life-Annuities-and-Health-Insurance Learning Materials have a higher pass rate than other Virginia-Life-Annuities-and-Health-Insurance training materials, so we are confident to allow you to gain full results.

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q361-Q366):

NEW QUESTION # 361

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 # 362

A spendthrift clause in a life insurance policy would have NO effect if the beneficiary receives the proceeds as:

- A. Fixed amount installments
- B. Fixed period installments
- C. Interest-only payments
- D. One lump sum payment

Answer: D

Explanation:

A spendthrift clause, permitted under Virginia Code § 38.2-3122, protects life insurance proceeds from creditors or the beneficiary's mismanagement by restricting access to the funds. It's effective when proceeds are paid in controlled installments (e.g., options A, B, C), as the insurer retains and distributes the money over time, preventing lump-sum dissipation. Option A (fixed amount installments) pays a set dollar amount periodically, option B (fixed period installments) pays over a set time, and option C (interest-only payments) holds the principal while paying interest-all compatible with spendthrift protection. Option D (one lump sum payment) delivers the full proceeds at once, bypassing the clause's control mechanism, rendering it ineffective since the beneficiary gains unrestricted access. The study guide likely explains this clause as a safeguard for structured payouts, noting that lump-sum elections nullify its purpose, as seen in Virginia case law and NAIC guidelines, making D the correct choice.

NEW QUESTION # 363

Under an absolute assignment, a life insurance policyowner transfers:

- A. The requirement to pay premiums to a third party
- B. Limited policy rights to another party
- C. Ownership rights as collateral for a loan
- **D. All policy ownership rights to a new owner**

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

An absolute assignment transfers all ownership rights (C) of a life insurance policy to a new owner, relinquishing the original owner's control.

Option A (limited rights) is a partial assignment. Option B (premium payment) is not ownership. Option D (collateral) is a collateral assignment, not absolute.

The Virginia study guide defines absolute assignment as the complete transfer of all policy rights to a new owner, distinct from collateral assignments for loans. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Policy Assignments."

NEW QUESTION # 364

What is the primary role of medical expense and disability insurance?

- A. Payment for rehabilitation costs following a life-threatening injury
- **B. Protection against the costs of medical care and the loss of earning power**
- C. Provision for dismemberment benefits
- D. Payment of death benefits

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

* Medical expense insurance covers healthcare costs, while disability insurance replaces lost income, together protecting against medical costs and earning power loss (B).

* Death benefits (A) are for life insurance. Dismemberment (C) is specific to AD&D. Rehabilitation (D) may be included but isn't primary.

The Virginia study guide defines the core purpose of medical expense and disability insurance as mitigating financial loss from healthcare and income interruption. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Health Insurance Basics."

NEW QUESTION # 365

(Who receives dividends in a mutual insurance company?)

- A. Shareholders
- **B. Policyholders**
- C. Beneficiaries
- D. Producers

Answer: B

Explanation:

A mutual insurance company is owned by its policyholders rather than shareholders. When the company's operating results are favorable, dividends may be declared and paid to policyholders as a return of excess premium.

These dividends are not guaranteed and are not considered taxable income in most cases, as they are treated as a refund of premium. Shareholders receive dividends only in stock insurance companies. Beneficiaries receive death benefits, and producers receive commissions, not dividends.

Virginia exam content highlights ownership structure as the key distinction between mutual and stock insurers, making option A correct.

NEW QUESTION # 366

.....

Our Virginia-Life-Annuities-and-Health-Insurance exam materials allow you to have greater protection on your dreams. This is due to the high passing rate of our study materials. Our Virginia-Life-Annuities-and-Health-Insurance study materials selected the most professional team to ensure that the quality of the Virginia-Life-Annuities-and-Health-Insurance study guide is absolutely leading in the industry, and it has a perfect service system. The focus and seriousness of our Virginia-Life-Annuities-and-Health-Insurance Study Materials gives it a 99% pass rate. Using our products, you can get everything you want, including your most important pass rate. Our Virginia-Life-Annuities-and-Health-Insurance actual exam is really a good helper on your dream road.

New Virginia-Life-Annuities-and-Health-Insurance Test Preparation: <https://www.testkingpdf.com/Virginia-Life-Annuities-and-Health-Insurance-testking-pdf-torrent.html>

Many candidates spend 2-3 years on a certification as they can't master the key knowledge of the real test without Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance certification training materials, they failed the exam 2-3 times at least before passing exams, For our professional experts simplified the content of the Virginia-Life-Annuities-and-Health-Insurance exam questions for all our customers to be understood, Once you pass the Virginia-Life-Annuities-and-Health-Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 certification exam you will get personal and professional benefits throughout your career.

The only decision that the installer may need to make is which Virginia-Life-Annuities-and-Health-Insurance plug to use on the back of the computer, Any number of zero or more characters, Many candidates spend 2-3 years on a certification as they can't master the key knowledge of the real test without Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Certification Training materials, they failed the exam 2-3 times at least before passing exams.

Pass Your Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam with Excellent PDF Virginia-Life-Annuities-and-Health-Insurance VCE Certainly

For our professional experts simplified the content of the Virginia-Life-Annuities-and-Health-Insurance exam questions for all our customers to be understood, Once you pass the Virginia-Life-Annuities-and-Health-Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 certification exam you will get personal and professional benefits throughout your career.

You can quickly get all kinds of Certification Exams Answers and Questions on our website, You can read any Virginia-Life-Annuities-and-Health-Insurance exam material on PDF reader.

- What Makes www.examcollectionpass.com Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Stand Out From The Rest? Easily obtain Virginia-Life-Annuities-and-Health-Insurance for free download through www.examcollectionpass.com Virginia-Life-Annuities-and-Health-Insurance Study Group
- Virginia-Life-Annuities-and-Health-Insurance Online Lab Simulation New Virginia-Life-Annuities-and-Health-Insurance Real Test Virginia-Life-Annuities-and-Health-Insurance Study Center Go to website **【 www.pdfvce.com 】** open and search for **➤** Virginia-Life-Annuities-and-Health-Insurance to download for free New Virginia-Life-Annuities-and-Health-Insurance Real Test
- 2026 Virginia Insurance High-quality PDF Virginia-Life-Annuities-and-Health-Insurance VCE Open www.pdfdumps.com enter ⇒ Virginia-Life-Annuities-and-Health-Insurance ⇐ and obtain a free download Virginia-Life-Annuities-and-Health-Insurance Exam Overviews
- Valid Virginia-Life-Annuities-and-Health-Insurance Exam Test Virginia-Life-Annuities-and-Health-Insurance Trusted Exam Resource Valid Virginia-Life-Annuities-and-Health-Insurance Exam Test Search for Virginia-Life-Annuities-and-Health-Insurance and download exam materials for free through **【 www.pdfvce.com 】** Virginia-Life-Annuities-and-Health-Insurance Latest Dumps Questions
- www.vceengine.com Commitment to Your Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam Success Download Virginia-Life-Annuities-and-Health-Insurance for free by simply entering (www.vceengine.com) website Virginia-Life-Annuities-and-Health-Insurance Reliable Test Review
- Virginia-Life-Annuities-and-Health-Insurance Study Dumps Virginia-Life-Annuities-and-Health-Insurance Study Dumps Reliable Virginia-Life-Annuities-and-Health-Insurance Exam Registration Enter [www.pdfvce.com] and search for Virginia-Life-Annuities-and-Health-Insurance to download for free Certification Virginia-Life-Annuities-and-Health-Insurance Test Answers
- Crack the Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam with Confidence Open website www.prepawayete.com and search for Virginia-Life-Annuities-and-Health-Insurance for free download Virginia-Life-Annuities-and-Health-Insurance Study Dumps
- What Makes Pdfvce Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Stand Out From The Rest? Enter www.pdfvce.com and search for Virginia-Life-Annuities-and-Health-Insurance to download for free Virginia-Life-Annuities-and-Health-Insurance Study Group

