

Virginia-Life-Annuities-and-Health-Insurance Sure Pass & Virginia-Life-Annuities-and-Health-Insurance Exam Actual Tests



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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q26-Q31):

NEW QUESTION # 26

After an insured's death, the insurer learned that the age on the application for a whole life insurance policy was understated by five years. The rate per \$1,000 for the applicant's actual age was \$18, and the rate for the understated age was \$15. How much will the insurer pay?

- A. 95% of the policy face amount
- B. 15/18 of the policy face amount
- C. Nothing at all

- D. The policy face amount

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

- * When age is misstated, the insurer adjusts the death benefit based on the premium paid versus what should have been paid.
- * Premium paid: \$15 per \$1,000 (understated age). Correct premium \$18 per \$1,000 (actual age).
- * Ratio: $\$15/\$18 = 5/6$ of the intended coverage. Thus, the benefit is 15/18 of the face amount (A).
- * Option B (95%) is arbitrary. Option C (full amount) ignores the misstatement. Option D (nothing) applies only in fraud cases beyond the incontestability period, not specified here.

The Virginia study guide states that under the misstatement of age provision, the benefit is adjusted proportionally to the premium paid versus the correct premium, not denied entirely. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Life Insurance Policy Provisions."

NEW QUESTION # 27

Immediate annuities are often purchased by people who:

- **A. Have a lump sum to invest at retirement**
- B. Want to accumulate funds for retirement at a later date
- C. Desire a tax deduction in the current year
- D. Want to contribute to a tax-sheltered annuity

Answer: A

Explanation:

Virginia Code § 38.2-3100 et seq. defines immediate annuities as contracts starting payments within one year of purchase, typically funded with a lump sum. Option C fits: retirees with savings (e.g., \$200,000 from a 401 (k)) buy immediate annuities for instant income. Option A (tax deduction) applies to contributions to qualified plans, not immediate annuities, which use after-tax funds unless from a rollover. Option B (tax-sheltered annuity) refers to 403(b) plans, not immediate annuities. Option D (accumulate funds) suits deferred annuities, not immediate ones. The study guide likely contrasts immediate (C) with deferred annuities (D), using examples like a 65-year-old converting a lump sum to monthly payments, making C the typical buyer.

NEW QUESTION # 28

An IRA owner names the spouse as beneficiary. Which is true if the owner dies before any distributions are made?

- A. All future distributions are forfeited
- B. Distributions must begin within six months of the decedent's death
- **C. The surviving spouse can roll the account into another IRA**
- D. Distributions must begin in the year after the deceased would have reached age 70½

Answer: C

Explanation:

Detailed Answer in Step-by-Step Solution:

- * If an IRA owner dies before distributions, the surviving spouse beneficiary can roll the IRA into their own IRA (B), treating it as their own and delaying distributions until their required beginning date.
- * Option A (forfeited) is false; assets pass to the beneficiary. Options C and D apply to non-spouse beneficiaries under older rules, not spousal rollovers.

The Virginia study guide, per IRS rules, allows a surviving spouse to roll an inherited IRA into their own, avoiding immediate taxation or forced distributions. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Retirement Plans."

NEW QUESTION # 29

If an employee in poor health is part of a large group that is acceptable for group life insurance, that employee is:

- **A. Eligible for the same type of coverage as other employees**
- B. Eligible for coverage, but on a rated basis
- C. Ineligible for coverage under the plan

- D. Eligible for coverage more limited than that of other employees

Answer: A

Explanation:

Group life insurance in Virginia, governed by Virginia Code § 38.2-3318 et seq., operates on a "group underwriting" basis, meaning coverage is issued to the group as a whole without individual health assessments. For large groups (typically over 10 employees, though Virginia defines "large" contextually), insurers accept the entire eligible group without requiring evidence of insurability, provided the group meets participation and eligibility standards (e.g., active employees). Option C reflects this: an employee in poor health, as part of an acceptable group, receives the same coverage as others, as health status doesn't affect eligibility or terms.

Option A (ineligible) is false; group plans don't exclude based on individual health.

Option B (rated basis) applies to individual policies where substandard risks increase premiums, not group plans where risk is pooled. Option D (limited coverage) contradicts the uniformity of group coverage terms.

The study guide likely highlights this non-discriminatory feature of group life, ensuring equal benefits for all eligible members, making C the correct answer per Virginia's legal and practical framework.

NEW QUESTION # 30

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. Inflation guard
- C. Wage protection
- **D. Cost of living**

Answer: D

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 # 31

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