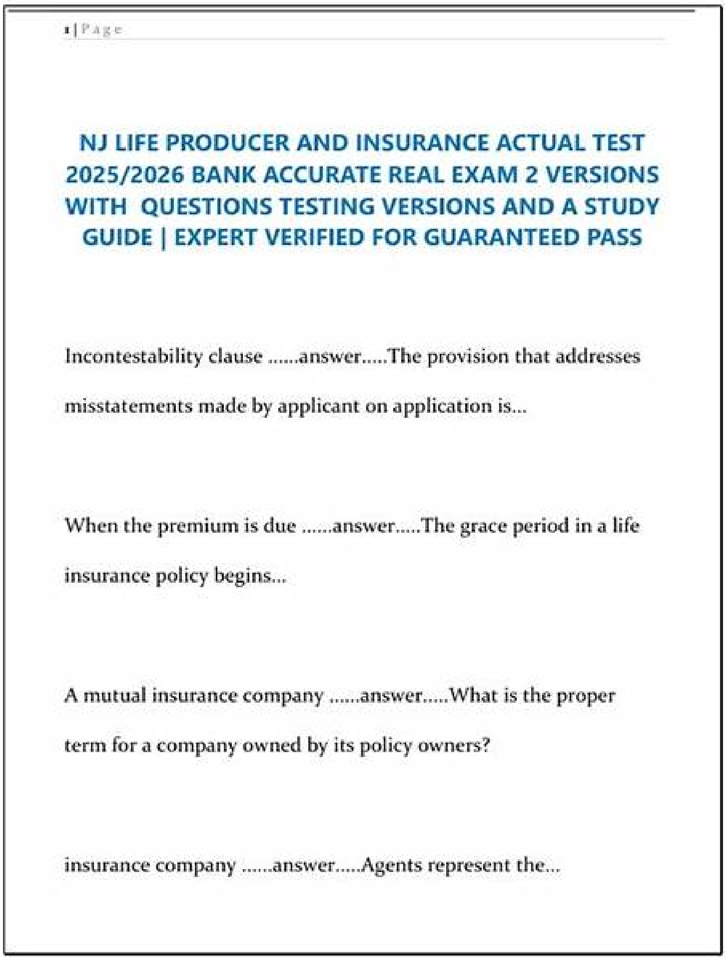
Valid Insurance Licensing NJ-Life-Producer Real Test, NJ-Life-Producer Valid Torrent



1 | Page

NJ LIFE PRODUCER AND INSURANCE ACTUAL TEST 2025/2026 BANK ACCURATE REAL EXAM 2 VERSIONS WITH QUESTIONS TESTING VERSIONS AND A STUDY GUIDE | EXPERT VERIFIED FOR GUARANTEED PASS

Incontestability clause ......answer.....The provision that addresses misstatements made by applicant on application is...

When the premium is due ......answer.....The grace period in a life insurance policy begins...

A mutual insurance company ......answer.....What is the proper term for a company owned by its policy owners?

insurance company ......answer.....Agents represent the...

Using actual New Jersey Life Producer Exam (NJ-Life-Producer) dumps PDF is the best way to make your spare time useful for the NJ-Life-Producer test preparation. We also provide you with customizable desktop Insurance Licensing NJ-Life-Producer practice test software and web-based Insurance Licensing NJ-Life-Producer Practice Exam. You can adjust timings and NJ-Life-Producer questions number of our NJ-Life-Producer practice exams according to your training needs.

Insurance Licensing NJ-Life-Producer Exam Syllabus Topics:

Section	Objectives
Topic 1: Types of Policies	- Traditional Whole Life Products - Term Life Insurance - Annuities - Interest-Sensitive Life Products - Combination Plans and Variations
Topic 2: Retirement and Other Insurance Concepts	- Retirement Plans - Life Insurance Needs Analysis - Qualified Plans
Topic 3: Completing the Application, Underwriting, and Delivering the Policy	- Application Process - Policy Delivery - Underwriting

Topic 4: State Laws, Rules, and Regulations	- New Jersey Insurance Regulations - Marketing Practices - Ethics and Consumer Protection - Producer Licensing Requirements
Topic 5: Policy Riders, Provisions, Options, and Exclusions	- Policy Riders - Policy Exclusions - Policy Provisions and Options

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At the fork in the road, we always face many choices. When we choose job, job are also choosing us. Today's era is a time of fierce competition. Our NJ-Life-Producer exam question can make you stand out in the competition. Why is that? The answer is that you get the certificate. What certificate? Certificates are certifying that you have passed various qualifying examinations. Watch carefully you will find that more and more people are willing to invest time and energy on the NJ-Life-Producer Exam, because the exam is not achieved overnight, so many people are trying to find a suitable way.

Insurance Licensing New Jersey Life Producer Exam Sample Questions (Q65-Q70):

NEW QUESTION # 65
Why would a policyowner purchase a term rider for their existing policy?

- A. To provide protection in case the insurer refused to pay the benefits of the policy.
- B. To reduce the premium payment period.
- C. To add additional death benefits.
- D. To guarantee the premium amount throughout the life of the policy.

Answer: C

Explanation:
A term rider is added to an existing life insurance policy to provide additional death benefit protection for a specified period. The rider is commonly used when the policyowner needs extra temporary coverage without purchasing a separate standalone policy. For example, a permanent policy may cover lifetime needs, while a term rider can add extra protection during high-need years such as mortgage repayment, child-rearing years, or business debt exposure. The New Jersey Buyer's Guide explains the general concept that term insurance pays a death benefit only if death occurs during the stated term and generally provides substantial protection for the premium dollar. That is precisely why a term rider is useful: it layers temporary death benefit coverage on top of the base policy. Option A describes premium guarantees, not a term rider's function. Option B is wrong because a rider does not insure against insurer refusal to pay valid claims. Option D describes limited- pay life, not term coverage. Reference topics: Term Insurance, Term Riders, Additional Death Benefit, Temporary Insurance Needs.

NEW QUESTION # 66
The premium mode defines the

- A. Method of premium payment.
- B. Premium limit.
- C. Frequency of the premium payment.
- D. Premium amount.

Answer: C

Explanation:
The premium mode defines how frequently premiums are paid. Common premium modes include annual, semiannual, quarterly, and monthly. The mode does not define the face amount, the policy limit, or the payment method such as check, bank draft, or electronic transfer. It defines the timing pattern of premium payments. The premium amount may vary depending on the mode because insurers often charge slightly more in total annual cost when premiums are paid more frequently. For example, monthly mode typically costs more over a year than annual mode because the insurer receives premium later and incurs more administrative handling. However,

the definition of mode is still frequency, not the dollar premium itself. Option A is wrong because a premium limit is not the issue. Option B confuses premium mode with premium amount. Option D confuses payment frequency with payment mechanism. For exam purposes, use the simple rule: premium mode = payment frequency. Reference topics: Premium Payments, Premium Mode, Policy Billing Frequency, Life Insurance Contract Administration.

NEW QUESTION # 67
Under New Jersey replacement regulations, it is the duty of the replacing insurance company to take all of the following actions EXCEPT

- A. Require its producers to comply with the regulations.
- B. Postpone underwriting until the existing insurer is notified.
- C. Retain a copy of the completed replacement Disclosure Statement.
- D. Require a list of all policies that will be replaced.

Answer: B

Explanation:
The replacing insurer is not required to postpone underwriting until the existing insurer is notified. New Jersey replacement regulation imposes concrete duties on the replacing insurer: verify that required forms are received and compliant, confirm that sales materials and illustrations are complete and accurate, notify any affected existing insurer within five business days after receiving a completed replacement application or identifying replacement, and maintain replacement-related records. The rule does not say the replacing insurer must stop or postpone underwriting until notice has occurred. That wording is the trap. The purpose of the replacement rules is consumer protection: the applicant must be warned about surrender charges, loss of guarantees, new contestability or suicide periods, and possible disadvantages of replacing existing coverage.
Options A, B, and C are consistent with replacement compliance obligations because the replacing insurer must control producer compliance, receive replacement information, and keep required documentation.
Option D invents a procedural delay requirement that is not in the rule. Reference topics: Replacement of Life Insurance, Replacing Insurer Duties, Disclosure Statement, Existing Insurer Notice.

NEW QUESTION # 68
Which of the following statements is correct about an employment agreement between two producers?

- A. It must be in writing.
- B. It is nonbinding.
- C. It must be witnessed by two disinterested parties.
- D. A copy must be filed with each producer's attorney.

Answer: A

Explanation:
The correct statement is that the employment agreement must be in writing. New Jersey producer licensing rules require business relationships involving insurance producers to be properly documented. The regulatory structure treats written contracts as the formal evidence of authority, responsibility, and control between parties involved in insurance business. New Jersey Administrative Code Section 11:17-2.10 provides that an agency relationship between an insurance company and licensed producer is established by written contract, and producer-business relationship rules also use written agreements to establish accountability. In the employment context, this matters because the producer or employer may be responsible for the insurance- related conduct of employees or affiliated producers. Option A is wrong because such agreements are not merely informal or nonbinding. Option C adds a witness requirement that is not the tested rule. Option D invents an attorney filing requirement; insurance producer agreements are not required to be filed with each producer's attorney. The exam concept is simple: written agreement establishes the relationship and supports regulatory accountability. Reference topics: Producer Business Relationships, Written Contracts, Producer Accountability.

NEW QUESTION # 69
Which of the following is most likely used for underwriting purposes and includes information on an applicant's character and personal habits?

- A. Medical Information Bureau report.

- B. Investigative consumer report.
- C. Agent report.
- D. Buyer's Guide.

Answer: B

Explanation:
The underwriting report that includes information about an applicant's character, reputation, lifestyle, and personal habits is an investigative consumer report. This type of report may involve interviews with neighbors, friends, associates, employers, or other sources who may know the applicant's habits and general reputation. It is more intrusive than a standard consumer report because it goes beyond objective credit or public-record information and may include personal observations. The Medical Information Bureau report is primarily used to identify prior insurance underwriting information, such as impairments or medical conditions reported to member insurers, not broad character investigation. The agent report is completed by the producer and may include observations, but it is not the formal third-party investigative report described in the question. A Buyer's Guide is a consumer disclosure document and has nothing to do with underwriting investigation. The key exam phrase is character and personal habits, which identifies an investigative consumer report. Reference topics: Underwriting Reports, Investigative Consumer Report, Fair Credit Reporting Act, Applicant Privacy.

NEW QUESTION # 70
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