

Latest updated Online Ok-Life-Accident-and-Health-or-Sickness-Producer Lab Simulation & Latest Dumps Ok-Life-Accident-and-Health-or-Sickness-Producer Reviews & Useful Ok-Life-Accident-and-Health-or-Sickness-Producer Latest Exam Online



Our Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer practice exam simulator mirrors the Ok-Life-Accident-and-Health-or-Sickness-Producer exam experience, so you know what to anticipate on Oklahoma Life, Accident, and Health or Sickness Producer Exam (Ok-Life-Accident-and-Health-or-Sickness-Producer) certification exam day. Our Oklahoma Life, Accident, and Health or Sickness Producer Exam practice test Pass4SureQuiz features various question styles and levels, so you can customize your Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Questions preparation to meet your needs.

The Pass4SureQuiz is one of the top-rated and trusted platforms that are committed to making the entire Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer exam preparation journey fast and successful. To achieve this goal the "Pass4SureQuiz" is offering valid, updated, and real Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer Exam Questions. These Pass4SureQuiz Ok-Life-Accident-and-Health-or-Sickness-Producer exam questions are checked and verified by qualified subject matter experts.

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Dumps Ok-Life-Accident-and-Health-or-Sickness-Producer Reviews, Ok-Life-Accident-and-Health-or-Sickness-Producer Latest Exam Online

It is very necessary for a lot of people to attach high importance to the Ok-Life-Accident-and-Health-or-Sickness-Producer exam. It is also known to us that passing the exam is not an easy thing for many people, so a good study method is very important for a lot of people, in addition, a suitable study tool is equally important, because the good and suitable Ok-Life-Accident-and-Health-or-Sickness-Producer reference guide can help people pass the exam in a relaxed state. We are glad to introduce the Ok-Life-Accident-and-Health-or-Sickness-Producer Certification Dumps from our company to you. We believe our study materials will be very useful and helpful for all people who are going to prepare for the Ok-Life-Accident-and-Health-or-Sickness-Producer exam. There are a lot of excellent experts and professors in our company. In the past years, these experts and professors have tried their best to design the Ok-Life-Accident-and-Health-or-Sickness-Producer exam questions for all customers.

Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q38-Q43):

NEW QUESTION # 38

The type of annuity in which all payments cease upon the death of an annuitant is referred to as a

- A. refund annuity.

- B. terminal annuity.
- C. finite annuity.
- **D. life annuity.**

Answer: D

Explanation:

A life annuity (or straight life annuity) pays periodic payments to the annuitant until their death, at which point all payments cease, with no further benefits to beneficiaries. This contrasts with other annuity types, such as refund or joint-life annuities, which may continue payments or provide refunds.

* Option A: Incorrect. "Terminal annuity" is not a standard insurance term.

* Option B: Incorrect. "Finite annuity" is not a recognized annuity type.

* Option C: Incorrect. A refund annuity provides a refund or continued payments to a beneficiary if the annuitant dies early.

* Option D: Correct. A life annuity ceases payments upon the annuitant's death.

This question falls under the Prometric content outline section on "Life Products," which covers annuities and their features.

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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 (definitions of life insurance products, including annuities).

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

NEW QUESTION # 39

An insurance producer sells fake policies and gambles the premium payments at a casino. Which entity would not be involved in the investigation?

- A. Oklahoma Attorney General
- **B. Securities Exchange Commission**
- C. Oklahoma Insurance Department Anti-Fraud Unit
- D. Oklahoma State Bureau of Investigation

Answer: B

Explanation:

Selling fake insurance policies and misappropriating premiums is a fraudulent act under Oklahoma's Insurance Code (Title 36 O.S. § 1204, § 1435.13), classified as a felony. The Oklahoma Insurance Department Anti-Fraud Unit investigates insurance fraud, the Oklahoma State Bureau of Investigation handles criminal investigations, and the Oklahoma Attorney General may prosecute or oversee legal actions.

The Securities Exchange Commission (SEC) regulates securities markets, not insurance fraud, unless securities are involved (which is not indicated here).

* Option A: Incorrect. The Attorney General may be involved in prosecution.

* Option B: Incorrect. The State Bureau of Investigation handles criminal fraud cases.

* Option C: Incorrect. The Anti-Fraud Unit directly investigates insurance fraud.

* Option D: Correct. The SEC is not typically involved in insurance fraud investigations.

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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 36 O.S. § 1204, § 1435.13 (fraud and penalties).

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

NEW QUESTION # 40

Loans may generally be obtained against the proceeds of a personal life insurance policy, and policy loan proceeds

- A. generate nontaxable interest income.
- **B. are not treated as taxable income.**
- C. are subject to Federal estate tax.
- D. accelerate the benefits under the policy.

Answer: B

Explanation:

Permanent life insurance policies with a cash value (e.g., whole life, universal life) allow policyholders to take loans against the cash value. According to IRS guidelines and standard insurance principles, policy loans are not considered taxable income because they are treated as a debt against the policy's cash value, not as income. However, if the policy lapses or is surrendered with an outstanding loan, the loan amount exceeding the policy's basis may become taxable.

* Option A: Incorrect. Policy loans do not accelerate benefits (e.g., death benefits or living benefits); they reduce the cash value and death benefit until repaid.

* Option B: Correct. Policy loan proceeds are not treated as taxable income, as they are a loan against the policy's cash value.

* Option C: Incorrect. Policy loans are not subject to Federal estate tax unless the policy's death benefit is included in the estate, which is unrelated to the loan itself.

* Option D: Incorrect. Interest on policy loans is not nontaxable; it is charged by the insurer and does not generate income for the policyholder.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which includes knowledge of policy loans and their tax implications.

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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. § 4029 (nonforfeiture benefits and cash value provisions).

IRS Publication 525 (Taxable and Nontaxable Income, section on life insurance policy loans).

NEW QUESTION # 41

A licensee who has a change of address must notify the Insurance Commissioner within

- A. 90 days.
- **B. 30 days.**
- C. 60 days.
- D. 120 days.

Answer: B

Explanation:

Oklahoma insurance regulations require licensees, including insurance producers, to promptly notify the Insurance Commissioner of any change in their address to ensure accurate communication and compliance with licensing requirements. The Oklahoma Insurance Code, specifically Title 36 O.S. § 1435.13, mandates that "a licensee shall inform the Insurance Commissioner in writing of a change of address within thirty (30) days of the change." Failure to notify within this timeframe may result in administrative actions, such as fines or license suspension.

The Oklahoma Life, Accident, and Health or Sickness Producer Study Guide reinforces this requirement, stating, "Producers must notify the Oklahoma Insurance Department of any change in their business or residential address within 30 days to maintain compliance with licensing regulations." This makes option A the correct answer.

References:

Oklahoma Insurance Code, Title 36 O.S. § 1435.13.

Oklahoma Life, Accident, and Health or Sickness Producer Study Guide, Section on Licensing Requirements.

NEW QUESTION # 42

Which of the following is NOT a key factor in underwriting life insurance?

- **A. Marital status.**
- B. Family history.
- C. Tobacco use.
- D. Age.

Answer: A

Explanation:

Life insurance underwriting assesses risk based on factors like age (affects mortality risk), family history (indicates hereditary conditions), and tobacco use (increases health risks), as outlined in Oklahoma's underwriting practices (Title 36 O.S. § 1204). Marital status is not a key factor, as it has minimal impact on mortality risk, though it may be noted for beneficiary or financial planning purposes.

* Option A: Incorrect. Age is a key underwriting factor.

- * Option B: Incorrect. Family history is a key underwriting factor.
- * Option C: Incorrect. Tobacco use is a key underwriting factor.
- * Option D: Correct. Marital status is not a key underwriting factor.

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

Oklahoma Insurance Department, Title 36 O.S. § 1204 (insurance business conduct).

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

NEW QUESTION # 43

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