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## Insurance Licensing Pennsylvania Life, Accident and Health Exam Sample Questions (Q129-Q134):

### NEW QUESTION # 129

Nearly every life insurer in the United States belongs to the

- A. Securities Exchange Commission
- B. Medical Information Bureau.

- C. National Association of Insurance Commissioners.
- D. Centers for Medicare and Medicaid Services.

**Answer: B**

Explanation:

Nearly every life insurer in the United States belongs to the Medical Information Bureau (MIB). The MIB is a cooperative data-sharing service that helps insurers assess risk and prevent fraud by providing underwriting information through a shared database of medical and health-related information collected during previous insurance applications.

**NEW QUESTION # 130**

An annuitant dies during the accumulation period. What happens to the cash in the annuity?

- A. it is paid into the estate
- B. it is paid to the IRS
- C. the company keeps it
- D. it is paid to the beneficiary

**Answer: D**

Explanation:

In Pennsylvania annuity regulations, if an annuitant dies during the accumulation period, the cash value of the annuity is paid to the designated beneficiary. During the accumulation phase, funds are still growing and have not yet been converted into income payments. As such, the value remains available for transfer upon death.

Pennsylvania-approved insurance study materials explain that annuity contracts are designed to protect accumulated funds and ensure they pass to beneficiaries rather than being forfeited. If no beneficiary is named, the proceeds typically become payable to the annuitant's estate. The funds are not paid to the IRS, nor does the insurance company retain them.

This provision ensures annuities function as both retirement accumulation vehicles and estate planning tools.

Therefore, payment to the beneficiary is the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance standards.

**NEW QUESTION # 131**

What annuity payout option has no additional payouts regardless of when the annuitant dies?

- A. Installment refund.
- B. Life only.
- C. Cash refund.
- D. Life certain.

**Answer: B**

Explanation:

The life-only annuity payout option provides income payments to the annuitant for as long as the annuitant lives, with no additional or residual payments made after death. Under Pennsylvania annuity and life insurance principles, once the annuitant dies, all payments cease, regardless of how soon death occurs after annuitization.

This option typically provides the highest periodic payment amount because it does not include any guarantees to beneficiaries. Other payout options, such as cash refund and installment refund, ensure that if the annuitant dies before receiving an amount equal to the premium paid, the remaining balance is paid to a beneficiary. Life certain options guarantee payments for a specified period, even if the annuitant dies early.

Pennsylvania insurance study materials emphasize that life-only annuities carry the greatest risk to the annuitant's estate but offer the maximum income benefit. Because it provides no additional payouts under any circumstances, option B is the correct and verified answer.

**NEW QUESTION # 132**

What long-term care insurance provision covers health care provided in an individual's residence and must begin within a certain time frame following a nursing home stay?

- A. Adult day care.

- B. Assisted living health care.
- C. Respite care.
- D. **Home health care.**

**Answer: D**

Explanation:

In Pennsylvania Long-Term Care Insurance policies, home health care is the provision that covers medical and supportive services provided in an individual's residence. This benefit must often begin within a specified time frame following a nursing home stay to qualify for coverage, depending on policy terms.

Pennsylvania-approved LTC study materials explain that home health care services may include skilled nursing care, physical therapy, occupational therapy, and assistance with activities of daily living. This provision supports continuity of care and helps insureds transition from institutional care back to their homes.

The other options do not meet the criteria described. Respite care provides temporary relief for caregivers.

Adult day care offers services outside the home. Assisted living health care applies to residential facilities, not an individual's private residence. Therefore, home health care is the correct and verified answer under Pennsylvania Life, Accident, and Health Insurance regulations.

**NEW QUESTION # 133**

She has a \$200,000 whole life policy with a \$50,000 cash value. She wishes to borrow \$30,000 for the purchase of a new van. Which of the following is TRUE in this situation?

- A. This type of loan is interest free.
- B. **If the loan is not repaid, the net death will be reduced**
- C. Whole life policies do not have any loan provisions.
- D. Loans can only be taken for hardship situations.

**Answer: B**

Explanation:

Under Pennsylvania Life Insurance rules, whole life insurance policies allow policyholders to borrow against the cash value of the policy for any purpose, including personal purchases such as a vehicle. In this scenario, the policyholder borrows \$30,000 from a \$50,000 cash value, which is permitted under standard policy loan provisions.

Pennsylvania-approved study materials explain that policy loans are not restricted to hardship situations, are not interest-free, and are a standard feature of whole life policies. Interest accrues on outstanding loan balances, and repayment is optional during the insured's lifetime.

If the loan is not repaid, the outstanding loan balance plus interest is deducted from the death benefit, resulting in a reduced net payout to beneficiaries. Therefore, the original \$200,000 face amount would be decreased by the unpaid loan amount. For these reasons, option B is the correct and verified answer according to Pennsylvania Life, Accident, and Health Insurance documentation.

**NEW QUESTION # 134**

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