100％合格率Insurance Licensing NJ-Life-Producer認證資料是行業領先材料＆真實的NJ-Life-Producer通過考試

NJ Life Producer Exam Study Life Insurance COMPREHENSIVE QUESTIONS AND VERIFIED ANSWERS (DETAILED & ELABORATED) ACTUAL EXAM 2025 TEST 100% SOLVED 2025!!

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Renewable Term Life Insurance	An insurer must renew a renewable term policy at the policyowner's request regardless of the insurability status of the insured.
Fixed-amount	The settlement option that provides for payments to be made in regular installments to a beneficiary until the principal and interest are exhausted best describes:
Must give public reasonable access.	What hours of operation is a branch office required to have?
Amount of indeptness	Under a Credit Life Policy, the amount of coverage shall not exceed the:
180 Days	In most circumstances, a temporary license in New Jersey shall not be valid for a period longer than:
31 Days	Telemarketers must update their solicitation lists with the National Do Not Call Registry every...
Notify the Producer whose policy is being replaced	When replacing existing life insurance, an agent MUST...

VCESoft不僅能為那你節約寶貴的時間，還可以讓你安心地參加考試以及順利的通過。VCESoft具有很好的可靠性，在專業IT行業人士中有很高的聲譽。你可以通過免費下載我們的VCESoft提供的部分關於Insurance Licensing NJ-Life-Producer考題及答案作為嘗試來確定我們的可靠性，相信你會很滿意的。我對我們VCESoft的產品有信心，相信很快VCESoft的關於Insurance Licensing NJ-Life-Producer考題及答案就會成為你的不二之選。你也會很快很順利的通過Insurance Licensing NJ-Life-Producer的認證考試。選擇我們VCESoft是明智的，VCESoft會是你想要的滿意的產品。

Insurance Licensing NJ-Life-Producer Exam Syllabus Topics:

Section	Objectives
Topic 1: Policy Riders, Provisions, Options, and Exclusions	- Policy Provisions and Options - Policy Exclusions - Policy Riders
Topic 2: Types of Policies	- Interest-Sensitive Life Products - Annuities - Traditional Whole Life Products - Combination Plans and Variations - Term Life Insurance

Topic 3: State Laws, Rules, and Regulations	- Marketing Practices - Ethics and Consumer Protection - Producer Licensing Requirements - New Jersey Insurance Regulations
Topic 4: Completing the Application, Underwriting, and Delivering the Policy	- Application Process - Policy Delivery - Underwriting
Topic 5: Retirement and Other Insurance Concepts	- Retirement Plans - Qualified Plans - Life Insurance Needs Analysis

>> NJ-Life-Producer認證資料 <<

NJ-Life-Producer通過考試 - NJ-Life-Producer考試備考經驗

為了通過Insurance Licensing NJ-Life-Producer 認證考試，請選擇我們的VCESoft來取得好的成績。你不會後悔這樣做的，花很少的錢取得如此大的成果這是值得的。我們的VCESoft不僅能給你一個好的考試準備，讓你順利通過Insurance Licensing NJ-Life-Producer 認證考試，而且還會為你提供免費的一年更新服務。

最新的 New Jersey Insurance Licencing (NJDOBI) NJ-Life-Producer 免費考試真題 (Q65-Q70):

問題 #65
After discussing financial status, tax status, investment objectives, and any other information considered to be relevant, the producer and the client decide that an annuity will achieve the client's financial goal. This annuity purchase is deemed to be

- A. Suitable.
- B. Tax advantaged.
- C. FDIC insured.
- D. Beneficial.

答案：A

解題說明：
This annuity purchase is deemed suitable. Suitability means the producer has made a reasonable recommendation based on the consumer's profile information, including financial situation, tax status, investment objectives, liquidity needs, time horizon, risk tolerance, existing assets, and other relevant facts.
New Jersey's annuity suitability framework requires the producer and insurer to consider the consumer's profile and to have a reasonable basis for believing the recommended annuity addresses the consumer's financial situation, insurance needs, and financial objectives. The facts in the question match that process: the producer reviewed financial status, tax status, investment objectives, and other relevant information, then determined that the annuity fits the client's goal. An annuity is not FDIC insured; that is a bank-deposit concept, not an insurance-product guarantee. "Beneficial" is too vague and not the regulatory term. "Tax advantaged" may describe tax-deferred growth in some annuities, but tax treatment alone does not establish whether the sale is appropriate. Reference topics: Annuity Suitability, Consumer Profile Information, Financial Objectives, Producer Recommendation Standards.

問題 #66
What is the purpose of the Accelerated Death Benefit Rider?

- A. To adjust the death benefit to keep up with inflation.
- B. To provide for the early payment of the death benefit for a terminally ill insured.
- C. To increase the death benefit by a stated percentage.
- D. To decrease the tax liability of the insured's estate.

答案：B

解題說明：
The purpose of an Accelerated Death Benefit Rider is to allow early payment of part of the policy's death benefit when the insured meets the rider's qualifying condition, commonly terminal illness. The rider gives the insured access to policy proceeds while alive,

when funds may be needed for medical care, hospice care, long-term care, family support, or end-of-life expenses. The amount paid early reduces the remaining death benefit payable to beneficiaries after death. Option A is wrong because the rider does not increase the death benefit; it advances part of it. Option C is not the rider's primary purpose, although estate and tax effects may be considered in planning. Option D describes a cost-of-living or inflation rider, not accelerated benefits. The exam trigger is "early payment of the death benefit" because accelerated benefits convert part of the death benefit into a living benefit under defined policy conditions. Reference topics: Accelerated Death Benefit, Living Benefits, Terminal Illness Rider, Death Benefit Reduction.

問題 #67
Why would a policyowner purchase a term rider for their existing policy?

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

答案：A

解題說明：
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.

問題 #68
An insurer who is placed under an order of liquidation by a court of competent jurisdiction is defined under the terms of the New Jersey Life and Health Insurance Guaranty Association Act as

- A. An insolvent insurer.
- B. An impaired insurer.
- C. An incompetent insurer.
- D. A bankrupt insurer.

答案：A

解題說明：
Under the New Jersey Life and Health Insurance Guaranty Association Act, an insurer placed under an order of liquidation by a court of competent jurisdiction with a finding of insolvency is an insolvent insurer. The statute distinguishes an impaired insurer from an insolvent insurer. An impaired insurer is potentially unable to fulfill its obligations or may be under receivership, rehabilitation, or conservation. Insolvency is the more severe status tied to liquidation and a court finding. "Bankrupt insurer" is not the statutory term used in the guaranty association definition, even though insolvency and bankruptcy may sound similar in ordinary speech. "Incompetent insurer" is not a recognized classification. This distinction matters because guaranty association obligations and protections are triggered by statutory definitions, not casual financial descriptions.
The exam wording "order of liquidation by a court of competent jurisdiction" directly tracks the definition of insolvent insurer. Reference topics: New Jersey Life and Health Insurance Guaranty Association, Insolvent Insurer, Impaired Insurer, Liquidation Order.

問題 #69
Which of the following statements is correct about an applicant whose producer license has been denied?

- A. The applicant is entitled to a hearing before the Office of Administrative Law.
- B. The applicant may not reapply for one year.
- C. The applicant may reapply a maximum of three times.

- D. The applicant is entitled to a hearing before a committee of the applicant's peers.

答案：A

解題說明：
An applicant whose New Jersey producer license has been denied is entitled to request a hearing under the Administrative Procedure Act, and if the Department still determines the applicant is not qualified after review, the matter is transmitted to the Office of Administrative Law for hearing. New Jersey Administrative Code Section 11:17-2.14 states that the Department must advise the applicant in writing that the license is denied, specify the reason for denial, and advise the applicant of the right to request a hearing. If the denial remains after review, the Department treats the matter as a contested case and sends it to the Office of Administrative Law. Option A is wrong because there is no peer-committee hearing requirement. Option C invents a three-application limit. Option D confuses denial with separate waiting-period rules that may apply to revocation or other disciplinary statuses. For license denial, the key protection is administrative due process through the OAL hearing process. Reference topics: Producer License Denial, Administrative Procedure Act, Office of Administrative Law, Contested Case Hearing.

問題 #70
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所有的Insurance Licensing職員都知道，NJ-Life-Producer認證考試的資格是不容易拿到的。但是，參加NJ-Life-Producer認證考試獲得資格又是提升自己能力以及更好地證明自己的價值的途徑，所以不得不選擇。那麼，難道沒有一個簡單的方法可以讓大家更容易地通過Insurance Licensing認證考試嗎？當然有了。VCESoft的考古題就是一個最好的方法。VCESoft有你需要的所有資料，絕對可以滿足你的要求。你可以到VCESoft的网站了解更多的信息，找到你想要的考试资料。

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