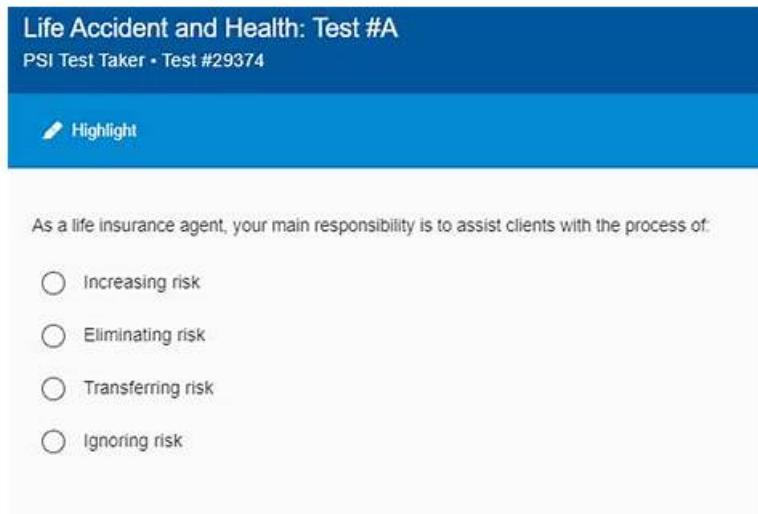


최신버전Ok-Life-Accident-and-Health-or-Sickness-Producer최고덤프퍼펙트한덤프의모든문제를기억하면시험패스가능



As a life insurance agent, your main responsibility is to assist clients with the process of:

- Increasing risk
- Eliminating risk
- Transferring risk
- Ignoring risk

Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 덤프에 대한 자신감이 어디서 시작된것이냐고 물으신다면 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 덤프를 구매하여 시험을 패스한 분들의 회소식에서 온다고 답해드리고 싶습니다. 저희 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 덤프는 자주 업데이트되고 오래된 문제는 바로 삭제해버리고 최신 문제들을 추가하여 고객님께 가장 정확한 덤프를 제공해드릴수 있도록 하고 있습니다.

많은 분들이 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 시험을 패스하려고 하는데 시험대비 방법을 찾지 못하고 계십니다. Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 덤프를 구매하려면 먼저 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 샘플문제를 다운받아 덤프품질을 검증후 주문하시면 믿음이 생길것입니다. Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 시험대비 덤프는 IT업계에 오랜 시간동안 종사한 전문가들의 노하우로 연구해낸 최고의 자료입니다.

>> Ok-Life-Accident-and-Health-or-Sickness-Producer 최고덤프 <<

Ok-Life-Accident-and-Health-or-Sickness-Producer최신 시험 최신 덤프자료, Ok-Life-Accident-and-Health-or-Sickness-Producer최신 시험 예상문제 모음

Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험은 인기있는 IT자격증을 취득하는데 필요한 국제적으로 인정받는 시험과목입니다. Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험을 패스하려면 Fast2test의 Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer 덤프로 시험준비 공부를 하는게 제일 좋은 방법입니다. Fast2test 덤프는 IT전문가들이 최선을 다해 연구해낸 멋진 작품입니다. Insurance Licensing인증 Ok-Life-Accident-and-Health-or-Sickness-Producer 덤프구매후 업데이트될시 업데이트버전을 무료서비스로 제공해드립니다.

최신 Insurance Licensing Certification Ok-Life-Accident-and-Health-or-Sickness-Producer 무료샘플문제 (Q155-Q160):

질문 # 155

Under the Standard Nonforfeiture Law, any cash value accumulation MUST be made available to the policyowner if the policyowner

- A. is not notified within 60 days of the contractual changes.
- B. becomes disabled.

- C. files for bankruptcy.
- D. stops paying the premium

정답: D

설명:

The Standard Nonforfeiture Law, codified in Oklahoma at Title 36 O.S. § 4029, requires life insurance policies with cash value to provide nonforfeiture benefits if the policyowner stops paying premiums. These benefits ensure the policyowner can access the accumulated cash value through options like a cash surrender value, extended term insurance, or reduced paid-up insurance, preventing total loss of the policy's value.

- * Option A: Correct. If the policyowner stops paying premiums, the cash value must be made available per the nonforfeiture law.
- * Option B: Incorrect. Contractual changes are governed by policy provisions, not nonforfeiture laws.
- * Option C: Incorrect. Disability may trigger a waiver of premium rider, but it does not directly relate to nonforfeiture benefits.
- * Option D: Incorrect. Bankruptcy does not trigger nonforfeiture benefits; it may involve creditor claims but is unrelated to premium cessation.

This question falls under the Prometric content outline section on "Provisions, Options, Exclusions, Riders, Clauses, and Rights," which includes nonforfeiture provisions.

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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 (standard nonforfeiture law).

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

질문 # 156

How is ownership of a mutual insurance company evidenced?

- A. ownership of a policy
- B. ownership of stock
- C. certificate of deposit
- D. bonds of the company

정답: A

설명:

A mutual insurance company, as defined in Oklahoma's Insurance Code (Title 36 O.S. § 105), is owned by its policyholders, not shareholders. Ownership is evidenced by ownership of a policy, as policyholders share in the company's profits through dividends (in participating policies) and have voting rights in the company's governance.

- * Option A: Incorrect. Mutual insurers do not issue stock; stock ownership applies to stock insurers.
- * Option B: Incorrect. Bonds represent debt, not ownership, in any company.
- * Option C: Correct. Ownership in a mutual insurer is evidenced by holding a policy.
- * Option D: Incorrect. A certificate of deposit is a banking product, not related to insurer ownership.

This question aligns with the Prometric content outline under "State Insurance Statutes, Rules, and Regulations," which covers types of insurers and their ownership structures.

:

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. § 105 (definitions of insurers).

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

질문 # 157

The primary reason for purchasing life insurance is to provide

- A. retirement income.
- B. tax deduction.
- C. safety of principal.
- D. death benefits.

정답: D

설명:

The primary purpose of life insurance is to provide a death benefit, which is a financial payout to beneficiaries upon the insured's death, ensuring financial protection for dependents or obligations (Title 36 O.

S. § 4002). While some policies offer cash value or tax advantages, these are secondary to the death benefit.

* Option A: Incorrect. Tax deductions are not the primary reason; they may apply to specific scenarios but are secondary.

* Option B: Correct. Death benefits are the primary reason for purchasing life insurance.

* Option C: Incorrect. Retirement income is a goal of annuities or cash value policies, not the primary purpose.

* Option D: Incorrect. Safety of principal relates to investments, not the core purpose of life insurance.

:

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 (life insurance products).

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

질문 # 158

A single contract for group medical insurance issued to an employer is known as

- A. a certificate policy.
- B. an employer policy.
- C. a master policy.
- D. a conglomerate policy.

정답: C**설명:**

In group medical insurance, the master policy is the single contract issued to the employer or group sponsor (e.g., a trust or association) that outlines the terms, conditions, and coverage for the entire group. Individual employees receive certificates of insurance, which summarize their coverage under the master policy but are not the contract itself.

* Option A: Correct. The master policy is the contract issued to the employer for group medical insurance.

* Option B: Incorrect. "Employer policy" is not a standard insurance term.

* Option C: Incorrect. A certificate policy refers to the document given to individuals, not the group contract.

* Option D: Incorrect. "Conglomerate policy" is not a recognized term in insurance.

This question falls under the Prometric content outline section on "Health Providers and Products," which covers group health insurance structures.

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

Oklahoma Insurance Department, Title 36 O.S. § 4101 et seq. (group health insurance provisions).

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

질문 # 159

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

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

정답: A**설명:**

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).

질문 # 160

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우리Fast2test에서 여러분은 아주 간단히 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 시험을 패스할 수 있습니다. 만약 처음 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 시험에 도전한다면 우리의 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 시험자료를 선택하여 다운받고 고부를 한다면 생가보다는 아주 쉽게 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 시험을 통과할 수 있으며 무엇보다도 시험시의 자신감 충만에 많은 도움이 됩니다. 다른 자료판매사이트도 많겠지만 저희는 저희 자료에 자신이 있습니다. 우리의 시험자료는 모두 하이퀄러티한 문제와 답으로 구성되었습니다, 그리고 우리는 업데이트를 아주 중요시 생각하기에 어느 사이트보다 더 최신버전을 보실 수 있을 것입니다. 우리의 Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer 자료로 자신만만한 시험 준비하시기를 바랍니다. 우리를 선택함으로 자신의 시간을 아끼는 셈이라고 생각하시면 됩니다. Insurance Licensing Ok-Life-Accident-and-Health-or-Sickness-Producer로 빠른 시일내에 자격증 취득하시고 Insurance Licensing IT업계 중에 엘리트한 전문가 되시기를 바랍니다.

Ok-Life-Accident-and-Health-or-Sickness-Producer 최신 시험 최신 덤프 자료 : <https://kr.fast2test.com/Ok-Life-Accident-and-Health-or-Sickness-Producer-premium-file.html>

우리Fast2test에서는 끊임없는 업데이트로 항상 최신버전의 Insurance Licensing 인증 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험덤프를 제공하는 사이트입니다, 만약 덤프 품질은 알아보고 싶다면 우리Fast2test에서 무료로 제공되는 덤프 일부분의 문제와 답을 체험하시면 되겠습니다, Fast2test는 100%의 보장 도를 자랑하며 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험은 한번에 패스할 수 있는 덤프입니다, 만일 Oklahoma Life, Accident, and Health or Sickness Producer Exam 덤프를 공부한 후 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험패스에 실패를 하신다면 Oklahoma Life, Accident, and Health or Sickness Producer Exam 덤프 구매비용 전액을 환불 해드립니다, 하지만 저희는 수시로 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험문제 변경을 체크하여 Ok-Life-Accident-and-Health-or-Sickness-Producer 덤프를 가장 최신버전으로 업데이트하도록 최선을 다하고 있습니다, Fast2test Ok-Life-Accident-and-Health-or-Sickness-Producer 최신 시험 최신 덤프 자료는 전문적으로 전문인사들에게 도움을 드리는 사이트입니다. 많은 분들의 반응과 리뷰를 보면 우리Fast2test Ok-Life-Accident-and-Health-or-Sickness-Producer 최신 시험 최신 덤프 자료의 제품이 제일 안전하고 최신이라고 합니다.

멈춰주세요, 엄마랑 아빠는 아까 왔다 갔는데, 우리Fast2test에서는 끊임없는 업데이트로 항상 최신버전의 Insurance Licensing 인증 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험덤프를 제공하는 사이트입니다, 만약 덤프 품질은 알아보고 싶다면 우리Fast2test에서 무료로 제공되는 덤프 일부분의 문제와 답을 체험하시면 되겠습니다, Fast2test는 100%의 보장 도를 자랑하며 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험은 한번에 패스할 수 있는 덤프입니다.

Ok-Life-Accident-and-Health-or-Sickness-Producer 최고 덤프 시험준비에 가장 좋은 인기시험자료

만일 Oklahoma Life, Accident, and Health or Sickness Producer Exam 덤프를 공부한 후 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험패스에 실패를 하신다면 Oklahoma Life, Accident, and Health or Sickness Producer Exam 덤프 구매비용 전액을 환불 해드립니다, 하지만 저희는 수시로 Ok-Life-Accident-and-Health-or-Sickness-Producer 시험문제 변경을 체크하여 Ok-Life-Accident-and-Health-or-Sickness-Producer 덤프를 가장 최신버전으로 업데이트하도록 최선을 다하고 있습니다.

Fast2test는 전문적으로 전문인사들에게 도움을 드리는 사이트입니다. 많은 분들의 반응과 Ok-Life-Accident-and-Health-or-Sickness-Producer 리뷰를 보면 우리Fast2test의 제품이 제일 안전하고 최신이라고 합니다, Insurance Licensing Insurance Licensing Certification 시험 출제 경향을 퍼펙트하게 연구하여 제작된 덤프는 시험패스에 꼭 필요한 자료입니다.

