

Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Test Certification Cost & Detailed Virginia-Life-Annuities-and-Health-Insurance Study Plan



What's more, part of that Prep4pass Virginia-Life-Annuities-and-Health-Insurance dumps now are free:
https://drive.google.com/open?id=1Ts7EjAS27P7q9g3ZezaUA_HNAcQ7iHF0

Each of us expects to have a well-paid job, with their own hands to fight their own future. But many people are not confident, because they lack the ability to stand out among many competitors. Now, our Virginia-Life-Annuities-and-Health-Insurance learning material can help you. It can let users in the shortest possible time to master the most important test difficulties, improve learning efficiency. Also, by studying hard, passing a qualifying examination and obtaining a Virginia Insurance certificate is no longer a dream. With these conditions, you will be able to stand out from the interview and get the job you've been waiting for.

The Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) product can be easily accessed just after purchasing it from Prep4pass. You can receive free Sitecore Dumps updates for up to 1 year after buying material. The 24/7 support system is also available for you, which helps you every time you get stuck somewhere. Many students have studied from the Prep4pass Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) practice material and rated it positively because they have passed the Virginia Life, Annuities, and Health Insurance Examination Series 11-01 (Virginia-Life-Annuities-and-Health-Insurance) certification exam on the first try.

>> Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Test Certification Cost <<

Detailed Virginia-Life-Annuities-and-Health-Insurance Study Plan & Virginia-Life-Annuities-and-Health-Insurance Test Guide Online

Prep4pass Virginia-Life-Annuities-and-Health-Insurance exam braindumps is valid and cost-effective, which is the right resource you are looking for. What you get from the Virginia-Life-Annuities-and-Health-Insurance practice torrent is not only just passing with high scores, but also enlarging your perspective and enriching your future. From the Virginia-Life-Annuities-and-Health-Insurance free demo, you will have an overview about the complete exam dumps. The comprehensive questions together with correct answers are the guarantee for 100% pass.

Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q94-Q99):

NEW QUESTION # 94

For an AD&D policy with an irrevocable beneficiary designation, a change in the beneficiary can ONLY be made:

- A. At the time of policy renewal
- B. With the consent of both the policyowner and the beneficiary
- C. When an absolute assignment is attached to the policy
- D. Upon the death of the current beneficiary

Answer: D

Explanation:

Detailed Answer in Step-by-Step Solution:

* An irrevocable beneficiary has a vested interest, and the policyowner cannot change the designation without their consent unless the beneficiary dies (C), at which point the owner regains control.

* Option A (renewal) and B (assignment) don't override irrevocability. Option D (consent) is true for living beneficiaries, but "ONLY" restricts it to death in this context.

The Virginia study guide notes that an irrevocable beneficiary's rights persist until death, after which the policyowner can freely change the designation. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Beneficiary Designations."

NEW QUESTION # 95

An individual purchased an annuity with a series of premium payments continuing over a period of twenty years. The purchase payments were made during the:

- A. Liquidation period
- **B. Accumulation period**
- C. Period certain
- D. Annuity period

Answer: B

Explanation:

Detailed Answer in Step-by-Step Solution:

- * The accumulation period (D) is the phase in a deferred annuity where premiums are paid to build value before payouts begin.
- * The liquidation period (A) is not a standard term here; it might imply payout but isn't correct.
- * The annuity period (B) is when payments are received, not paid.
- * Period certain (C) refers to a payout option, not premium payment phase.

The Virginia study guide defines the accumulation period as the time during which premium payments are made into a deferred annuity, accumulating value until the payout phase. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Annuities."

NEW QUESTION # 96

Which of the following terms may NOT be used in the advertisement of Accident and Sickness Insurance?

- **A. Unlimited Benefits**
- B. Pre-existing conditions
- C. Reductions
- D. Exclusions

Answer: A

Explanation:

Virginia Code § 38.2-503 prohibits unfair or deceptive advertising in insurance, including Accident and Sickness policies. Terms like "reductions" (option A), "exclusions" (option B), and "pre-existing conditions" (option C) are factual policy features that must be disclosed clearly under Virginia Administrative Code

14VAC5-41-10 et seq., ensuring transparency. However, "unlimited benefits" (option D) is misleading if untrue, as all policies have limits (e.g., maximum benefits or coverage caps). Advertising "unlimited benefits" without substantiation violates Virginia's rules against exaggerated or false claims, risking consumer deception. The study guide likely warns against such terms, citing examples where insurers faced penalties for overstating coverage, making D the prohibited choice.

NEW QUESTION # 97

Including a guaranteed insurability rider on a life insurance policy means that:

- A. The original policy was sold on a non-medical basis.
- B. The company will require evidence of insurability for any future purchase of life insurance.
- **C. The policyowner may purchase additional life insurance periodically without proving insurability.**
- D. Any extra premium charged for a health impairment will be discontinued if standard insurability is proved later.

Answer: C

Explanation:

Virginia Code § 38.2-3209 allows a guaranteed insurability rider, enabling the policyowner to buy additional coverage at specified intervals (e.g., every 3 years or life events like marriage) without proving insurability.

Option D matches this definition. Option A is unrelated; non-medical underwriting isn't implied. Option B contradicts the rider's purpose, which waives insurability proof. Option C is false; premium adjustments aren't part of this rider. The study guide describes this rider as a planning tool for future needs, confirming D.

NEW QUESTION # 98

The unwritten authority of an agent to perform incidental acts necessary to fulfill the purpose of the agency agreement is:

- A. Mandated authority
- B. Express authority
- **C. Implied authority**
- D. Nonexistent

Answer: C

Explanation:

The concept of agency authority is foundational in Virginia insurance law, derived from general agency principles and reflected in Title 38.2, Chapter 18. Express authority is explicitly granted in the agency agreement (e.g., soliciting and binding coverage), per Virginia Code § 38.2-1800 et seq. Implied authority, however, is not written but assumed to be necessary for carrying out express duties—such as scheduling client meetings or collecting initial premiums—unless restricted by the insurer. "Mandated authority" (option B) is not a recognized term in Virginia insurance regulations or study materials. Option C (express authority) is incorrect because it's explicitly stated, not unwritten. Option D (nonexistent) denies the presence of authority, which contradicts the question's premise. The Virginia Life, Annuities, and Health Insurance study guide likely highlights implied authority as a key concept for agents' day-to-day operations, making C the correct answer.

NEW QUESTION # 99

.....

If you find you are extra taxed please tell us in time before purchasing our Virginia-Life-Annuities-and-Health-Insurance reliable Study Guide materials. Sometimes the key point is the information tax. Some countries may require buyers to pay extra information tax. How to avoid this tax while purchasing Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Reliable Study Guide materials? You can choose to pay by PayPal with credit card. PayPal doesn't have extra costs. Here you don't need have a PayPal account; a credit card is the necessity for buying Virginia-Life-Annuities-and-Health-Insurance reliable Study Guide.

Detailed Virginia-Life-Annuities-and-Health-Insurance Study Plan: https://www.prep4pass.com/Virginia-Life-Annuities-and-Health-Insurance_exam-braindumps.html

With our Virginia-Life-Annuities-and-Health-Insurance exam questions, you will soon feel the happiness of study, After you bought, you just need to spend your spare time to practice Detailed Virginia-Life-Annuities-and-Health-Insurance Study Plan - Virginia Life, Annuities, and Health Insurance Examination Series 11-01 braindumps pdf, As the increasing development of the society if you want to pass exam in the shortest time and are looking for Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance study materials, our products will be good selection for you, We all want to pass the Virginia-Life-Annuities-and-Health-Insurance certification at the first attempt.

The article describes the policy best practices and execution features evaluation, Virginia-Life-Annuities-and-Health-Insurance Braindumps containment, and eradication of and recovery from a security incident for responding to a customer's incident within the policy scope.

Renowned Virginia-Life-Annuities-and-Health-Insurance Exam Questions: Virginia Life, Annuities, and Health Insurance Examination Series 11-01 display pass-guaranteed Training Dumps - Prep4pass

This service lets you use your mobile phone to get the best of Google wherever you are, With our Virginia-Life-Annuities-and-Health-Insurance Exam Questions, you will soon feel the happiness of study.

After you bought, you just need to spend your spare Virginia-Life-Annuities-and-Health-Insurance time to practice Virginia Life, Annuities, and Health Insurance Examination Series 11-01 braindumps pdf, As the increasing development of the society if you want to pass exam in the shortest time and are looking for Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance study materials, our products will be good selection for you.

We all want to pass the Virginia-Life-Annuities-and-Health-Insurance certification at the first attempt. With the available, affordable, updated and of best quality Virginia-Life-Annuities-and-Health-Insurance valid exam cram, you will be easy to overcome the difficulties of any course outlines.

What's more, part of that Prep4pass Virginia-Life-Annuities-and-Health-Insurance dumps now are free:
https://drive.google.com/open?id=1Ts7EjAS27P7q9g3ZeaUA_HNAcQ7iHF0