

# Virginia Insurance Virginia-Life-Annuities-and-Health-Insurance Exam Questions: Your Key to Exam Success

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## Pearson Vue Life Insurance Practice Exam Questions and verified Answers

P wants to name her husband as the beneficiary of her life policy. However, she wishes to retain all of the rights of ownership. P should have her husband named as the:

A.irrevocable beneficiary

**B.revocable beneficiary**

C.secondary beneficiary **CORRECT ANSWERS B**

A contract that has as its basic function the systematic liquidation of accumulated assets through periodic payments is called an:

A.indemnity contract

B.investment contract

C.endowment

**D.annuity **CORRECT ANSWERS D****

An insurance producer takes an application for a life insurance policy but does not collect the initial premium. On delivery of the policy to the proposed insured, the producer must collect the initial premium and which of the following?

A.A copy of the MIB report

**B.The insured's signed statement of continued good health**

C.A copy of the conditional receipt

D.A copy of the temporary insurance agreement that covered the period between the application date and the delivery date. **CORRECT ANSWERS B**

An employer can deduct premium payments as an ordinary business expense for which of the following life coverages?

A.Buy and Sell Agreements

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## Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q96-Q101):

### NEW QUESTION # 96

Under IRS rules, a company normally may do all of the following with funds in a qualified retirement plan EXCEPT:

- A. Make allocations to participating shareholder-employees
- B. Invest in shares of common stocks
- **C. Repossess the funds for business purposes**
- D. Distribute vested funds to employees who leave

**Answer: C**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Qualified retirement plans allow investments in stocks (A), allocations to participants (B), and distributions of vested funds (C), but repossessing funds for business use (D) violates IRS rules, as funds are held in trust for employees' benefit.

The Virginia study guide, per IRS regulations, states that qualified plan assets are protected for participants and cannot be diverted for business purposes, ensuring retirement security. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Retirement Plans."

### NEW QUESTION # 97

Which is true about a joint and survivor annuity?

- A. The benefits cease when the surviving annuitant reaches life expectancy.
- **B. The benefits are payable throughout the lifetimes of two or more people.**
- C. It is a combination of an annuity and whole life insurance.
- D. Each annuitant must provide evidence of insurability.

**Answer: B**

Explanation:

A joint and survivor annuity, as outlined in Virginia Code § 38.2-3100 et seq., is an annuity contract that pays benefits as long as at least one of the named annuitants (typically two, such as spouses) is alive. Option A accurately reflects this, stating benefits continue throughout their lifetimes, ceasing only upon the last survivor's death. Option B is false because payments aren't tied to life expectancy but to actual survival, per standard annuity terms in the study guide. Option C is incorrect; an annuity provides income, while whole life insurance offers a death benefit—combining them is a different product (e.g., a universal life policy), not a joint and survivor annuity. Option D is wrong because annuities, unlike life insurance, don't typically require evidence of insurability, as they're based on longevity, not mortality risk (Virginia Code § 38.2-3113). The study guide emphasizes the lifetime payment feature as the defining trait, confirming A.

### NEW QUESTION # 98

Which contract provides an income benefit until the first of two annuitants dies?

- A. A temporary annuity
- B. A single life annuity
- **C. A joint life annuity**
- D. A joint and survivor annuity

**Answer: C**

Explanation:

Virginia Code § 38.2-3100 et seq. governs annuities. A joint life annuity (option C) pays income until the first of two annuitants dies, then ceases-ideal for temporary dual coverage. Option A (joint and survivor annuity) continues payments until the last survivor dies, not stopping at the first death. Option B (temporary annuity) pays for a fixed term (e.g., 10 years), regardless of death, and isn't tied to two lives. Option D (single life annuity) covers one person until their death, not two. The study guide likely defines these with examples-e.

g., a couple receiving \$1,000 monthly until one dies (joint life) versus until both die (joint and survivor)- highlighting C's "first death" cutoff, making it the correct answer.

**NEW QUESTION # 99**

An insurance contract that identifies individuals by relationship to a particular organization is called:

- A. Contributory insurance
- **B. Group insurance**
- C. Health insurance
- D. COBRA coverage

**Answer: B**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* Group insurance (B) covers individuals based on their affiliation with an organization (e.g., employees of a company), not as individuals.

\* Contributory insurance (A) refers to group plans where employees pay part of the premium, but it's not the defining feature.

\* Health insurance (C) is too broad, and COBRA (D) extends group coverage, not defines it.

The Virginia study guide defines group insurance as coverage tied to membership in an organization, such as an employer or association. Reference: Virginia Life, Annuities, and Health Insurance study guide, section on "Group Insurance."

**NEW QUESTION # 100**

In the solicitation and sale of Medicare Supplement insurance policies, when must an agent deliver the buyer's guide?

- A. Only when the solicitation involves replacement
- B. Only when the purchaser is a first-time buyer
- C. Prior to accepting any payment of premium
- **D. At the time of application**

**Answer: D**

Explanation:

Detailed Answer in Step-by-Step Solution:

\* The buyer's guide for Medicare Supplement insurance must be provided to the consumer at the time of application (B) to ensure they understand the policy's benefits and limitations before committing.

\* Option A (replacement only) is incorrect; the guide is required for all sales, though additional notices apply for replacements.

\* Option C (prior to payment) is too vague and not a specific requirement.

\* Option D (first-time buyer) is not a condition under Virginia or federal rules.

Per the Virginia study guide, agents must deliver the buyer's guide at the time of application for Medicare Supplement policies, as mandated by federal and state regulations to promote informed decisions. Reference:

Virginia Life, Annuities, and Health Insurance study guide, section on "Medicare Supplement Insurance Regulations."

**NEW QUESTION # 101**

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