

Virginia-Life-Annuities-and-Health-Insurance Real Dump, Virginia-Life-Annuities-and-Health-Insurance Latest Mock Exam



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>> **Virginia-Life-Annuities-and-Health-Insurance Real Dump** <<

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Virginia Insurance Virginia Life, Annuities, and Health Insurance Examination Series 11-01 Sample Questions (Q19-Q24):

NEW QUESTION # 19

What is often payable to a life insurance policyowner when a medical condition drastically limits the insured' s life expectancy?

- A. Reduced paid-up insurance
- B. Death benefit

- C. Accelerated death benefit
- D. Extended term insurance

Answer: C

Explanation:

Virginia Code § 38.2-3117.1 permits life insurance policies to include an accelerated death benefit (ADB) provision, allowing the policyowner to receive a portion of the death benefit early if the insured is diagnosed with a terminal illness (typically less than 12-24 months life expectancy, per policy terms). Option B correctly identifies this benefit, often used for medical expenses or quality-of-life needs. Option A (death benefit) is paid only upon death, not during life, so it's incorrect here. Option C (reduced paid-up insurance) is a nonforfeiture option converting cash value to a smaller, paid-up policy, unrelated to terminal illness. Option D (extended term insurance) uses cash value to extend term coverage, also not tied to life expectancy triggers.

The study guide likely details ADB as a modern feature addressing critical health scenarios, distinguishing it from standard death benefits or nonforfeiture options, confirming B as the accurate choice.

NEW QUESTION # 20

The benefit supplement attached to a life insurance policy which insures all members of a family is called a:

- A. Survivorship term rider
- B. Family term rider
- C. Spouse term rider
- D. Children's term rider

Answer: B

Explanation:

Virginia Code § 38.2-3109 allows life insurance riders to extend coverage. A family term rider (option C) attaches to a primary policy (e.g., the breadwinner's) and provides term insurance for all family members- spouse and children-under one supplement, often with a single premium. Option A (spouse term rider) covers only the spouse, not children. Option B (children's term rider) insures only children, excluding the spouse. Option D (survivorship term rider) isn't a standard term; "survivorship" typically refers to joint life policies paying at the second death, not family coverage. The study guide likely describes the family term rider as a cost-effective way to insure dependents, with examples showing level term benefits for each member, making C the accurate answer.

NEW QUESTION # 21

All of the following are advantages of whole life insurance EXCEPT:

- A. The initial cost of coverage is lower than for an equivalent amount of term insurance
- B. There is a cash value if the policy is terminated after a sufficient period of time
- C. Long-term protection is provided
- D. Policy loans may be available

Answer: A

Explanation:

Detailed Answer in Step-by-Step Solution:

* Whole life insurance offers policy loans (A), lifelong protection (B), and cash value (D), but its initial cost (C) is higher than term insurance for the same death benefit due to the savings component.

* Term insurance is cheaper initially, making C the exception.

The Virginia study guide highlights that whole life provides permanent coverage and cash value, but at a higher initial premium than term insurance, which offers temporary, lower-cost protection. Reference:

Virginia Life, Annuities, and Health Insurance study guide, section on "Types of Life Insurance."

NEW QUESTION # 22

Immediate annuities are often purchased by people who:

- A. Desire a tax deduction in the current year
- B. Want to contribute to a tax-sheltered annuity
- C. Want to accumulate funds for retirement at a later date

- **D. Have a lump sum to invest at retirement**

Answer: D

Explanation:

Virginia Code § 38.2-3100 et seq. defines immediate annuities as contracts starting payments within one year of purchase, typically funded with a lump sum. Option C fits: retirees with savings (e.g., \$200,000 from a 401 (k)) buy immediate annuities for instant income. Option A (tax deduction) applies to contributions to qualified plans, not immediate annuities, which use after-tax funds unless from a rollover. Option B (tax-sheltered annuity) refers to 403(b) plans, not immediate annuities. Option D (accumulate funds) suits deferred annuities, not immediate ones. The study guide likely contrasts immediate (C) with deferred annuities (D), using examples like a 65-year-old converting a lump sum to monthly payments, making C the typical buyer.

NEW QUESTION # 23

If an employee in poor health is part of a large group that is acceptable for group life insurance, that employee is:

- A. Eligible for coverage, but on a rated basis
- B. Ineligible for coverage under the plan
- **C. Eligible for the same type of coverage as other employees**
- D. Eligible for coverage more limited than that of other employees

Answer: C

Explanation:

Group life insurance in Virginia, governed by Virginia Code § 38.2-3318 et seq., operates on a "group underwriting" basis, meaning coverage is issued to the group as a whole without individual health assessments. For large groups (typically over 10 employees, though Virginia defines "large" contextually), insurers accept the entire eligible group without requiring evidence of insurability, provided the group meets participation and eligibility standards (e.g., active employees). Option C reflects this: an employee in poor health, as part of an acceptable group, receives the same coverage as others, as health status doesn't affect eligibility or terms.

Option A (ineligible) is false; group plans don't exclude based on individual health.

Option B (rated basis) applies to individual policies where substandard risks increase premiums, not group plans where risk is pooled. Option D (limited coverage) contradicts the uniformity of group coverage terms.

The study guide likely highlights this non-discriminatory feature of group life, ensuring equal benefits for all eligible members, making C the correct answer per Virginia's legal and practical framework.

NEW QUESTION # 24

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All I did to study was to answer the test questions in Testking. The list Virginia-Life-Annuities-and-Health-Insurance New Dumps has been kept for historical reasons under the old name but now provides a venue for discussing anything that is off topic in the other venues.

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