

CALIFORNIA LIFE PRACTICE EXAM A

questions with answers

AN ANNUITY THAT IS PURCHASED WITH A LUMP SUM PREMIUM AND WHOSE BENEFITS BEGIN AFTER 12 MONTHS IS CALLED A - ANSWER: ✓✓ SINGLE PREMIUM DEFERRED ANNUITY

A TECHNIQUE USED TO DETERMINE THE AMOUNT OF LIFE INSURANCE NEEDED BY FOCUSING ON THE PROJECTED EARNING POTENTIAL OF AN INSURED IS CALLED THE - ANSWER: ✓✓ HUMAN LIFE VALUE APPROACH

WHEN REPLACING A POLICY THE PRODUCER MUST PRESENT THE APPLICANT WITH A NOTICE REGARDING REPLACEMENT OF LIFE INSURANCE - ANSWER: ✓✓ AT THE TIME OF TAKING THE APPLICATION

THE POSSIBILITY OF A FINANCIAL LOSS INCURRED BY A LIFE INSURANCE COMPANY FOR THE PREMATURE DEATH OF AN INSURED IS KNOWN AS A - ANSWER: ✓✓ RISK

THE MEDICAL INFORMATION BUREAU (MIB) IS A NONPROFIT TRADE ASSOCIATION THAT MAINTAINS - ANSWER: ✓✓ MEDICAL INFORMATION ON APPLICANTS FOR LIFE AND HEALTH INSURANCE

A PERSON WHO SIGNS A FRAUDULENT CLAIM FORM MAY BE FOUND GUILTY OF - ANSWER: ✓✓ PERJURY

WHICH POLICY IS A COMBINATION OF ANNUAL RENEWABLE TERM INSURANCE AND INTEREST-SENSITIVE CASH VALUE - ANSWER: ✓✓ UNIVERSAL LIFE

THE RIGHT TO A FULL REFUND OF PREMIUMS FOR INSUREDS AGE 60 OR OLDER IS - ANSWER: ✓✓ 30 DAYS

THE PREMIUM MODES CAN BE BEST DESCRIBED AS THE - ANSWER: ✓✓ FREQUENCY OF PREMIUM PAYMENT

California Life Practice Exam

Casey Lane

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the 'Casey Lane' text.

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(2020 Edition) California Life, Accident and Health Insurance Agent License Exam Study Guide with 3 Complete Practice Exams Leland Chant, 2020-01-02 Due to the overwhelmingly positive reviews for ASIN B071CNHYWD Texas Life Accident Health Insurance Exam Study Guide we have introduced a California specific resource If you are preparing for your Life and Health Insurance license certification exam Individual states may formally refer to these lines of authority and the state exams as Life and Accident Health Life Annuities Accident Health or Sickness Life and Disability or similar our 2020 edition exam prep book is a great resource to help you learn what will be covered on the exam This book was written based on the exam content outlines published by California testing providers and provides the most up to date information that will educate you in a streamlined manner to prepare you for the exam Our content covers only the information you will need to study for the exam no more no less and our number one priority is to help you pass your California state licensing exam on the first attempt STUDY GUIDE INCLUDES 3 COMPLETE PRACTICE EXAMS 450 questions with fully explained answers Life Accident and Health Insurance subject matter includes Life Insurance Basics Term Whole Life Insurance Insurable Interests Beneficiaries Elements of Insurance Contracts Types of Annuities Accident Health Insurance Basics Medical Expense Insurance HMO PPO POS Plans Deductibles Copayments Sales Issuance Policy Delivery HIPAA The Affordable Care Act Long Term Care Our in depth exam prep book covers Life Accident and Health Insurance exam subject areas that are common across the country and applicable to all states It also covers all of the following areas specifically appearing on your actual California State Life Accident Health Insurance examination Contract Law Types of Life Policies Life Policy Riders Options and Exclusions Taxes Retirement and Other Insurance Concepts Field Underwriting Procedures Types of Health Policies Health Policy Provisions Clauses and Riders Group Life Insurance Retirement Plans and Social Security Disability Senior Health Products Disability Insurance The Insurance Marketplace Join the hundreds of students who have used our Texas resource to pass their exam on the first try but don t take our word for it Check out the real reviews and actual screenshots of passing scores for yourself <https://www.amazon.com/dp/B071CNHYWD>

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