

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

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https://nodedev.waldoch.com/files/scholarship/default.aspx/Ebook_Psychological_Suspense.pdf

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