
Life Insurance Exam Questions with correct Answers

J has a life policy with the Guaranteed Insurability rider. J has just celebrated their 42nd birthday and realizes that she wants to use her rider and buy more death benefit. Which of the following will apply to J's request?

A: The insurer will allow J to add more insurance without proving insurability.

B: The insurer will allow J to add more insurance pending a paramedical exam.

C: The insurer will deny J's request to add more insurance.

D: The insurer will allow J to add more coverage pending proof of insurability and extra premium. CORRECT ANSWERS C: The insurer will deny J's request to add more insurance.

An insured has a policy with a Waiver of Premium rider. The insured has suffered an illness that will prevent them from working for two years. When will their premiums be waived?

A: Immediately

B: After the first nine months of disability

C: After the first six months of disability

D: Never, premiums cannot be waived because illness is not a disability. CORRECT ANSWERS

C: After the first six months of disability

The clause that defines and describes the scope of coverage and the limits of indemnification is known as the:

A: Insuring Agreement

B: Incontestable Clause

C: Payor Clause

D: Entire Contract Clause CORRECT ANSWERS A: Insuring Agreement

D has just paid off his mortgage and has decided that he no longer needs his life insurance policy which he originally purchased to cover the house payments should he die. If D explores the possibility of selling his policy while he is still alive, it is known as:

A: a life settlement

B: an annuity

C: a Viatical settlement

D: STOLI CORRECT ANSWERS A: a life settlement

Combination/Variation Plans insure:

A: Groups

B: Two or More lives under one contract

C: Two or more people under separate contracts

Of Life Questions Answers The

Anthony Steuer



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Questions of Life Answers of Wisdom M. R. Bawa Muhaiyaddeen, 1991 *Nauscentrism: Answers to the Mystery Questions of Life* Mark McDowell, 2017-10-17 How did we get here and why are we here Enjoy an enthralling journey into logic religion physics and philosophy for an overarching examination of the contingency of life from a purely objective and logical perspective In the quest for answers to the age old questions about life an afterlife and the universe learn of considerations that make some theories just not work and how the most important consideration has been left out one s personal existence Neither the universe created **Answers to Life's Foundational Questions** , 2014-12-15 From page to page the attentive reader will not escape a stir of one s inner essence regarding the fundamental issues of life He opens the lid to life s essentials inviting thorough considerations to the origin of the universe the potential vested in each human life and the bubble of the evolution theory and so called science This discourse is for those searching for answers and inspiration It will call the frivolous soul to attention and demand duty from its bearers It s a wakeup call to the slothful and a harsh reminder to the proud But it s more than that this book identifies with all who are poised to accomplish their dreams It unleashes a strong sense of purpose that would resurrect lost aspirations and ignite flames of achievement and eternal outcomes The issues raised demand your thorough attention if you will profit from the wisdom shared They are instructive to the thinking mind This book is a treasure field But it must be mined So while you read heed the urge to purposefully pause reflect and precipitate the cogitations of your mind It will do you eternal good **Five Questions: Answers to Life's Greatest Mysteries** Philip Benguhe, 2015-12-17 Five Questions attempts to answer some of life s most basic and profound philosophic questions utilizing a holistic approach The book offers the perspective that while individuals have attempted to answer these questions from a religious philosophic cultural or scientific perspective the only hope at a more complete answer would arise from an integration of ideas from each of these areas The five key questions are Where did we come from Does God exist and what is His nature Does man have a soul which transcends death Why do pain suffering and evil exist What is the meaning of life [Jewish Answers to Real-Life Questions](#) Bradley Shavit Artson, 1998-09-01 Despite the dwindling Jewish community in Tupper Lake and the impending closing of the synagogue twelve year old Faith discovers her spiritual identity as the acting rabbi tutors her for her upcoming bat mitzvah [The Questions and Answers on Life Insurance Workbook](#) Anthony Steuer, 2011 **Life Questions, Spiritual Answers** Adrian Tanase, 2023-01-05 Life Questions Spiritual Answers Spiritual Guidance for Everyday Life This book offers thoughtful spiritual perspectives on 171 questions that touch on many aspects of life helping you reflect on the challenges opportunities and mysteries that shape your journey Organized into 19 chapters the questions explore topics like self esteem personal growth mindfulness relationships work health success happiness and spirituality Each answer is presented with clarity and simplicity blending spiritual wisdom with practical insights to help you find meaning and navigate your daily life with greater awareness Whether you re looking to

deepen your understanding of yourself approach life's complexities with a calmer mind or explore how spirituality can guide you in everyday decisions this book provides a relatable and uplifting resource Let Life Questions Spiritual Answers inspire you to build a stronger connection to yourself others and the world around you creating a life of balance understanding and purpose *Answering the Two Most Important Questions in Life* Alan Drake,2024-01-29 There are two questions in life that you must find answers to or else your life will have little meaning But where do you start Where do you even begin to look to find answers to these questions **Life's Little Questions, Answered** Pasquale De Marco,2025-07-23 Embark on a transformative journey of self discovery and personal growth with Life's Little Questions Answered This comprehensive guide delves into the depths of human experience providing thought provoking questions and insightful answers to illuminate your path Within these pages you'll find a wealth of wisdom and practical advice to empower you on your journey From the transformative power of self reflection to the art of mindful living we explore the tools and techniques that can unlock your potential and guide you towards a life of fulfillment Each chapter delves into a distinct aspect of life providing a tapestry of insights to empower you on your journey Discover the secrets to building strong and healthy relationships cultivating a peaceful mind and overcoming obstacles Explore the importance of purpose and fulfillment developing emotional intelligence and achieving financial empowerment This book is your trusted companion a source of inspiration and a catalyst for positive change Its pages hold the keys to unlocking your inner wisdom fostering resilience and embracing the fullness of life With every question answered you'll embark on a journey of self discovery growing in confidence and clarity As you delve into these pages allow the wisdom and guidance within to resonate with your soul Embrace the opportunity to explore your thoughts emotions and aspirations and emerge as a more empowered and self aware individual This book is an invitation to embrace life's little questions and ignite the flame of your potential Let Life's Little Questions Answered be your guiding light illuminating the path towards a life filled with purpose meaning and unwavering self belief If you like this book write a review

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