

## Life Insurance Exam Missouri study guide solution

Requirements for the life insurance illustrations - They may only be used as approved, they must identify non-guaranteed values, they must differentiate between guaranteed and projected amounts

Which life insurance settlement option guarantees payments for the lifetime of the recipient, but also specifies a guaranteed period, during which, if the original recipient dies, the payments will continue to a designated beneficiary - life income with period certain

What term means a result of calculation based on the average number of months the insured is projected to live due to medical history and mortality factors - life expectancy

Under which of the following circumstances would an insurer pay accelerated benefits - an insured is diagnosed with cancer and needs help paying for her medical treatment

What are 3 qualities of the federal tax advantage of a qualified plan - funds accumulate on a tax-deferred basis, employee and employer contributions are not counted as income to the employee for income tax purposes, employer contributions are tax deductible business expense

what option is being utilized when the insurer accumulates dividends at interest and then uses the accumulated dividends, plus interest, and the policy cash value to pay the policy up early? - paid-up option

which of the following is an example of a limited pay life policy - life paid up at age 55

traditional IRA contributions are tax deductible based on which of the following? - owner's income

a man purchased \$90,000 annuity with a single premium, and began receiving payments 2 months after that. What type of annuity is it? - immediate

group life insurance policies delivered in this state must contain all of the following provisions EXCEPT

A: Statements of the applicant are considered warranties

B: A grace period of 31 days

C: Contestability period of 2 years

D: a copy of the application is considered part of the policy - statements of the applicant are considered warranties

# Life Health Insurance Missouri Study Guide

**Xiang Xie**



## Life Health Insurance Missouri Study Guide:

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    - Chapter 2: Essential Elements of Life Health Insurance Missouri Study Guide
    - Chapter 3: Life Health Insurance Missouri Study Guide in Everyday Life
    - Chapter 4: Life Health Insurance Missouri Study Guide in Specific Contexts
    - Chapter 5: Conclusion
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  6. In chapter 5, this book will draw a conclusion about Life Health Insurance Missouri Study Guide. The final chapter will summarize the key points that have been discussed throughout the book.
- This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Life Health Insurance Missouri Study Guide.

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