

CA LIFE INSURANCE PRACTICE EXAM 2024 WITH 100% CORRECT ANSWERS

A key person is typically all of the following, except: - correct answer -Not directly involved in sales, production, or service

Key persons are employees whose contributions have a significant impact on the revenue and profitability of the company, especially in small businesses. They are typically: part of the management team, more highly paid, respected by customers, creditors, suppliers, and vendors, and have direct responsibilities for sales, production, or service.

Which one of the following is not a reason why premium for the individual policy issued to an insured exercising a group conversion right is higher than the group life rate previously charged? - correct answer -The conversion policy has a higher death benefit

The premium of an individual policy issued due to a group life insurance plan conversion will be at a higher than normal rate to include the insurer's guaranteed convertible surcharge because the majority of all conversions involve persons that would otherwise be uninsurable, because the conversion policy will be issued at the attained (current) age of the insured, and the policy will build cash values.

The type of life insurance used to provide funds for a Buy-Sell Agreement is: - correct answer -Any type of life insurance

Any type of life insurance may be used to provide funds for a Buy-Sell Agreement.

Lorraine's position has been terminated, and she is interested in converting her group life coverage to an individual policy. In the process, she will find all of the following to be TRUE, except: - correct answer -She will be converting her group term benefit to an individual term benefit

She will be converting her group term life to an individual permanent policy.

To help protect against experiencing immediate claims, group plans have a(n) _____ period set up by the group sponsor. - correct answer -Probationary

A probationary period is set up to help reduce the chance of facing immediate claims.

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