



-
1. Paul has an existing annuity and is sold a new one, in which the new policy holds no greater financial benefit to him than the existing contract. This is considered a(n) unnecessary replacement
- a. unnecessary replacement
 - b. deferred annuity
 - c. illegal transaction
 - d. immediate annuity
-
2. Key Person Disability Insurance pays benefits to the employer
- a. employer
 - b. hospital
 - c. employee's creditors
 - d. employee
-
3. Written notice for a health claim must be given to the insurer ____ days after the occurrence of the loss.
- a. 60
 - b. 10
 - c. 31
 - d. 20
-
4. Jim is applying to become an insurance agent and has a past misdemeanor conviction that was later expunged due to California Penal Code 1203.4. Which of the following statements is correct? Jim must still disclose the conviction on his insurance license application
- a. Jim must still disclose the conviction on his insurance license application
 - b. Jim is not required to disclose the conviction on his insurance license application
 - c. Only expunged felonies are required to be reported on an insurance license application
 - d. Only convictions that have been expunged within the last 3 years need to be reported on an insurance license application

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