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## 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

# The Of Life Questions Answers

**Philip Benguhe**



## **The Of Life Questions Answers:**

**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

*A Soul's Delight* JoyBeth,2001-02 A Soul's Delight Your Step by Step Higher Self Integration Journey provides information inspiration resources and practical activities designed to help you learn and be Soul Attuned through The Higher Self Integration Process You will be led through experiences enabling you to consciously design your own Higher Soul Consciousness Program that fits your individualized Soul's awareness and developmental levels Everything from prayer to accessing your own Soul's voice physical healing to Chakra and Kundalini activation precognition to working with Nature Spirits spiritual partnership to one's own life tasks and more are explained in a matter of fact and comprehensible manner It stands unique in how it puts together so many systems and truths about life providing a complex and holistic yet realistic and practical guide You are given the opportunity to understand the multi levels of life in order to consciously co create a lovingly prosperous and joyful daily reality

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