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## **Pearson Vue Life + Health Insurance Practice Exam Questions And Correct Answers**

P wants to name her husband as the beneficiary of her life policy. However, she wishes to retain all of the rights of ownership. P should have her husband named as the:

- a: irrevocable beneficiary
- b: revocable beneficiary
- c: secondary beneficiary

B

A contract that has as its basic function the systematic liquidation of accumulated assets through periodic payments is called an:

- A. indemnity contract
- B. investment contract
- C. endowment
- D. annuity

D

An insurance producer takes an application for a life insurance policy but does not collect the initial premium. On delivery of the policy to the proposed insured, the producer must collect the initial premium and which of the following?

- A. A copy of the MIB report
- B. The insured's signed statement of continued good health
- C. A copy of the conditional receipt
- D. A copy of the temporary insurance agreement that covered the period between the application date and the delivery date.

B

An employer can deduct premium payments as an ordinary business expense for which of the following life coverages?

- A. Buy and Sell Agreements
- B. Group
- C. Key Employee
- D. Joint Life, if the business is named as the beneficiary

B

A producer takes applications from identical twins who want to buy the same type of policy in the same amount. The insurer issues the policies as applied for, but charges a 25 percent higher premium for one of the policies. The difference in premiums is probably due to which of the following factors?

- A. Incontestability
- B. Insurable interest
- C. Consideration
- D. Risk classification

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**Rita Carter**



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