
Pearson Vue Life + Health Insurance Practice Exam Questions And Correct Revised 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 - ANSWER : 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 - ANSWER : 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. - ANSWER : B

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

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