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QUESTION 1

If an agent does NOT send a refund to a policyholder within an expectable time frame, the agent may

- A. be barred from seeking an appeal.
- B. receive a deduction in commissions.
- C. be charged interest on the refund amount.
- D. have his or her license suspended or revoked.

Correct Answer: D

QUESTION 2

Generally, If a life application is NOT prepaid, the effective date of coverage begins on the date the

- A. application is signed.
- B. policy is delivered and accepted.
- C. company underwriter approves the risk.
- D. application is postmarked and mailed to the insurer.

Correct Answer: B

QUESTION 3

An agent qualified to sell variable products in Ohio must report each of the following to the superintendent of Insurance EXCEPT

- A. a suspension from the National Association of Securities Dealers.
- B. the revocation of an insurance license held in another state.
- C. the sharing of commissions with another qualified agent.
- D. a felony criminal conviction.

Correct Answer: C

QUESTION 4

To avoid tax consequences, a rollover from a Traditional IRA to another IRA MUST be done within

- A. 30 days.



B. 45 days.

C. 60 days.

D. 90 days.

Correct Answer: C

QUESTION 5

At what age can an Individual begin to receive distributions from an IRA without a tax penalty?

A. 55 1/2 years.

B. 59 1/2 years.

C. 63 1/2 years.

D. 65 1/2 years.

Correct Answer: B

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