



# OH-LIFE-AGENT-SERIES-11-44<sup>Q&As</sup>

OHIO Life Insurance Agent Series 11-44

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#### QUESTION 1

It is unlawful for a person to provide an advertisement which

- A. uses a testimonial.
- B. refers to the insurer's financial rating.
- C. points out coverage advantages of a policy.
- D. uses a policy title to inaccurately describe a coverage.

Correct Answer: D

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#### QUESTION 2

When a policy owner requests a partial surrender from her Universal Life Policy she is requesting which of the following?

- A. Cash withdrawal.
- B. A loan from the policy.
- C. Surrender of the policy.
- D. Decrease in the coverage amount.

Correct Answer: A

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#### QUESTION 3

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

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#### QUESTION 4

If an insured under a life insurance policy dies with an outstanding loan balance then the death benefit will

- A. be reduced by the amount of the loan and interest owed.



- B. not be paid until the loan is repaid.
- C. be paid less the amount of the loan but not the interest.
- D. be paid less the amount of the loan interest but not the principal.

Correct Answer: C

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#### QUESTION 5

An insured owns a whole life insurance policy on himself. He would also like coverage for his minor son and/or daughter. One way the Insured can accomplish this goal is to purchase a

- A. child term rider.
- B. family income rider.
- C. family maintenance rider.
- D. guaranteed insurability rider.

Correct Answer: C

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