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QUESTION 1

Which of the following policies allows the policyowner to change two policy features?

- A. Credit Life.
- B. Modified Life.
- C. Adjustable Life.
- D. Term Life.

Correct Answer: C

QUESTION 2

What annuity payout option has no additional payouts regardless of when the annuitant dies?

- A. Life only.
- B. Cash refund.
- C. Life certain.
- D. Installment refund.

Correct Answer: A

QUESTION 3

All of the following statements apply to the surrender of an annuity contract EXCEPT

- A. surrender charges will reduce the contract payout amount.
- B. the right to surrender is available on immediate and deferred annuities.
- C. the owner has the right to surrender the contract during the accumulation period.
- D. surrender charges diminish over a stated number of years and will eventually disappear.

Correct Answer: B

QUESTION 4

Which of the following individuals has the right to name a beneficiary?

- A. producer
- B. owner



- C. Insured
- D. assignee

Correct Answer: B

QUESTION 5

Which of the following is a provision in an interest-sensitive life policy which allows the policyowner to withdraw the policy's cash value Interest free?

- A. Partial Surrender.
- B. Automatic Premium Loan.
- C. Waiver of Premium.
- D. Spendthrift Clause.

Correct Answer: A

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