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QUESTION 1

A single premium Immediate annuity Is MOST often used for

- A. retirement income.
- B. children's college expenses.
- C. mortgage payments.
- D. vacation expenses.

Correct Answer: A

QUESTION 2

Each of the following are characteristics of a fixed annuity contract EXCEPT

- A. funds are Invested in a separate account.
- B. the minimum interest rate is guaranteed in the contract.
- C. benefit payments remain level.
- D. it may be sold as an immediate or deferred annuity.

Correct Answer: A

QUESTION 3

An exposure Is a condition or situation that presents the possibility of

- A. hazard.
- B. peril.
- C. indemnity.
- D. loss.

Correct Answer: D

QUESTION 4

When a beneficiary Inherits a traditional IRA, which of the following Is TRUE about taxation when the money is withdrawn? The beneficiary pays

- A. no tax.



- B. an estate tax.
- C. capital gains tax.
- D. income tax.

Correct Answer: D

QUESTION 5

Which Is the name of the policy that combines a universal life policy with investment choices?

- A. Interest-sensitive universal life policy.
- B. Straight universal life policy.
- C. Variable universal life policy.
- D. Flexible universal life policy.

Correct Answer: C

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