
ExamFX Life Insurance Final Exam questions with accurate answers. 100% Verified.

A buyer's guide - Correct Answer - The entire contract includes all of the following EXCEPT...

The death benefit is not increased - Correct Answer - All of the following statements about indexed whole life insurance EXCEPT...

A Warranty - Correct Answer - What guarantees that the information explained in the insurance contract is true?

(1) the policy, (2) a copy of the application, and (3) any riders or amendments. - Correct Answer - The entire contract includes:

guaranteed - Correct Answer - Under an indexed whole life policy, the premium is fixed, but the death benefit is...

Warranties - Correct Answer - ... are considered statements of fact or something guaranteed to be true.

voiding - Correct Answer - A breach of warranty can be considered grounds for _____ the policy.

Whole life - Correct Answer - A graded premium life insurance policy is a modified form of...

Graded Premium - Correct Answer - ... a whole life policy with premiums that increase annually over the first 5 to 10 years.

Grace period - Correct Answer - An insured bought an insurance policy that requires him to pay \$150 in premiums on the 15th of each month. He then takes an extended vacation and forgets to pay the premium. Ten days later, his policy is still in effect and has not lapsed. What policy provision allowed for this?

premium - Correct Answer - Grace period is a mandatory provision found in all life insurance policies that provides coverage for a period of time after the _____ becomes past due.

The Annuitant - Correct Answer - Which of the following indicates the person upon whose life the annuity income amount is determined?

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SB Merriam



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