

# Life Insurance Terms Study Guide 2024

## Accelerated benefits rider

Correct Answer is may be added to a life insurance policy that permits the policy owner to "accelerate" or receive a certain percentage of the death benefit while the insured is still alive when he or she has been diagnosed with a terminal illness. Whatever amount is paid to the owner under the rider is subtracted from the face amount when death occurs and the remainder is paid to the designated beneficiary

## Accident

Correct Answer is an unforeseen, unintended, unexpected event, or fortuitous event that causes death, injury or damage

## Accidental Death and Dismemberment Insurance

Correct Answer is a form of insurance affording benefits in the event of accidental death; the accidental loss of sight, speech or hearing; loss of use of limbs (paralysis); or loss of member (arm or leg)

## Accidental Death Benefit

Correct Answer is a lump sum payment for loss of life due to an accident that was the direct cause of death. The cause of cause of death must be accidental for a benefit to be payable under the policy

## Accumulation Period

Correct Answer is the pay in period of an annuity during which the contract owner receives tax deferral. During this period the contract owner is referred to as the policyowner. Once this period end, the annuity phase or the income phase commences

## Actuary

Correct Answer is a person who calculate policy rates, reserves, and dividends and makes other applicable statistical studies and reports

## Additional Premium

Correct Answer is used in universal life policies. Can be paid into the policy account in an amount above the target premium. current tax laws limit the amount of excess cash value that can be accumulated in a life insurance policy. The insurance company may not accept the additional premium if it nears this limit without increasing the limit of life insurance (subject to underwriting)

## Address Change

Correct Answer is most states require that a producer notify the applicable regulatory department of any residence/business address change. And if a producer legally changes his/her name, notice of the change must be provided

## Adverse Selection

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