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

OHIO Life Insurance Agent Series 11-44

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### QUESTION 1

An accelerated death benefit

- A. pays an additional benefit if the policyholder dies as a result of an accident.
- B. allows the policyowner to sell their policy to a third party.
- C. pays a portion of the face amount when a policyowner is determined to be terminally ill.
- D. pays only in the event of an accident resulting in death.

Correct Answer: A

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### QUESTION 2

Under Ohio insurance laws, what must a licensee do prior to operating under an assumed business name?

- A. notify the superintendent
- B. notify all prospective insureds
- C. obtain approval from the insurer
- D. notify the National Association of Insurance Commissioners

Correct Answer: A

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### QUESTION 3

Insurance agents have duties and responsibilities to the insured and the insurer. Which of the following responsibilities does an agent owe the insured during the policy year?

- A. Help the insured file and follow up on claims.
- B. Notify the insurance department when claims are paid.
- C. Work with rating bureaus to establish insurer ratings.
- D. Pay the insured's premiums if they are unable to do so.

Correct Answer: A

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### QUESTION 4

All of the following statements regarding a group annuity are correct, EXCEPT

- A. purchased as part of a structured corporate pension plan.



- B. each employee signs and receives an individual contract.
- C. participation is limited to eligible employees.
- D. considered a defined-benefit plan.

Correct Answer: C

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#### QUESTION 5

In Ohio, an agent must be appointed by the Insurer within how many days from the date the agency contract is executed, or the first Insurance application is submitted?

- A. 10
- B. 15
- C. 20
- D. 30

Correct Answer: B

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#### QUESTION 6

Rob, Joe, and Mike are brothers who have a \$60,000 "first-to-die" Joint life policy covering all three of their lives. If Joe dies first, the policy proceeds

- A. will not provide further insurance protection.
- B. must be shared equally by Rob and Joe's wife.
- C. will accumulate with interest until another brother dies and then be awarded to the surviving brother.
- D. must be awarded to Joe's estate.

Correct Answer: A

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#### QUESTION 7

Who can surrender an annuity during the accumulation period?

- A. The company.
- B. The beneficiary.
- C. The annuitant.
- D. The policyowner.

Correct Answer: D

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### QUESTION 8

Which of the following statements is TRUE regarding a waiver of premium rider?

- A. There will be no change in the policy other than the insured no longer has to pay the premiums on the policy.
- B. The policy's cash value will continue to grow, but at a slower rate because the insured is no longer paying premiums.
- C. The death benefit will be reduced by the amount of the unpaid premiums.
- D. The insured will automatically become eligible for accelerated death benefits.

Correct Answer: A

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### QUESTION 9

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

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### QUESTION 10

Risks are generally NOT Insurable if

- A. there are many individuals who may also experience a similar loss.
- B. the policyholder has a policy from another insurer.
- C. deductibles would be required.
- D. the loss is expected.

Correct Answer: D

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### QUESTION 11

The only beneficiary named in a life insurance policy died before the Insured. The policyowner did not name a new beneficiary. When a claim is filed, the death benefit would be paid to the

- A. beneficiary's estate.



B. insured\\'s estate.

C. Insured\\'s next of kin.

D. policyowner.

Correct Answer: B

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#### QUESTION 12

In which of the following fixed annuity features Is the surrender value tied to Interest rates?

A. fixed value rates

B. variable sub accounts

C. market value adjustments

D. interest sensitive trigger

Correct Answer: C

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#### QUESTION 13

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

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#### QUESTION 14

The type of insurance used to indemnify a firm for the loss of earnings brought about by the death or disability of an officer or other significant employee Is

A. business continuation life.

B. business overhead.

C. key person.

D. employee welfare.

Correct Answer: C

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#### QUESTION 15

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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