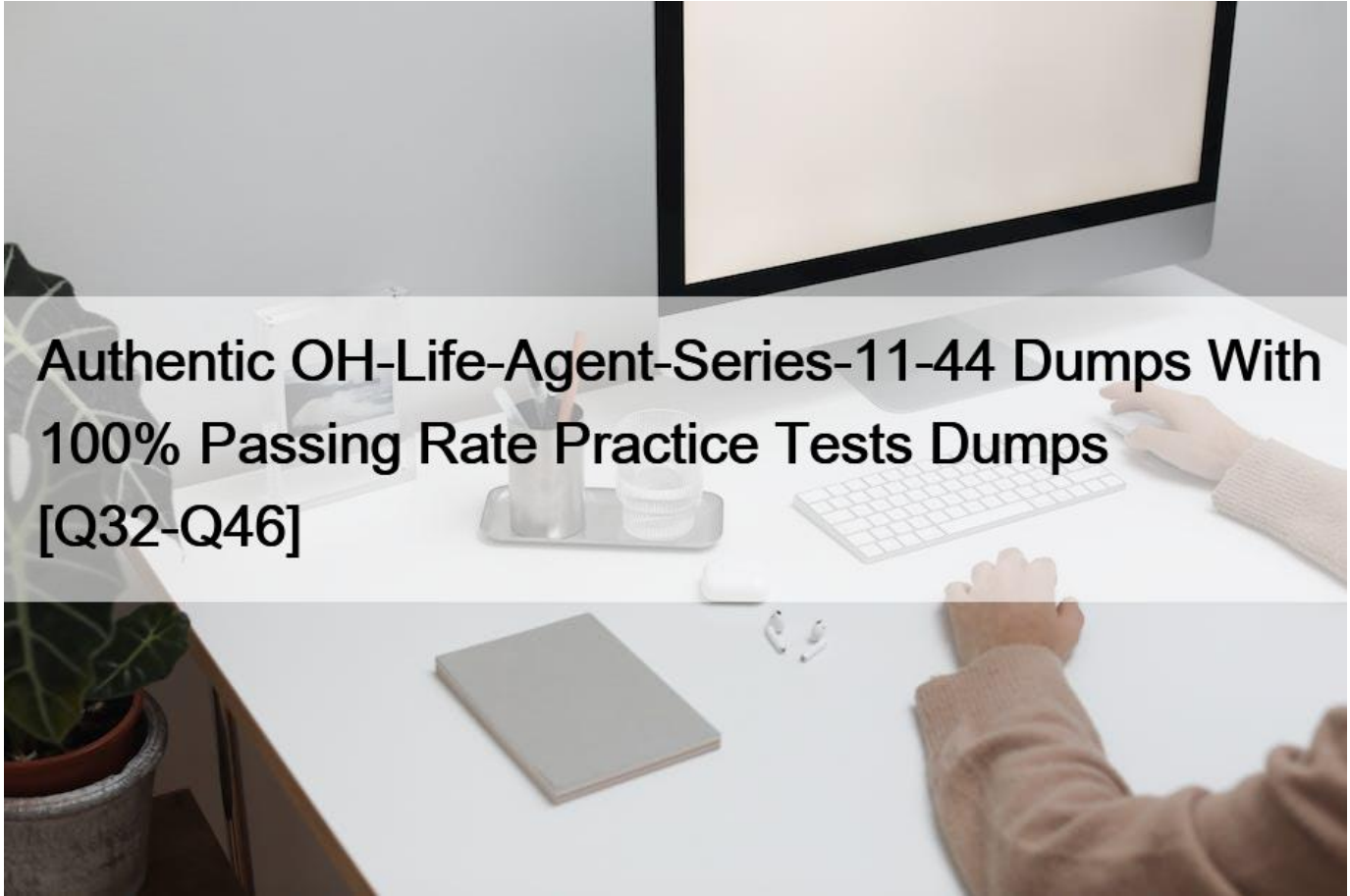


## Authentic OH-Life-Agent-Series-11-44 Dumps With 100% Passing Rate Practice Tests Dumps [Q32-Q46]



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Ohio Department of Insurance OH-Life-Agent-Series-11-44 Real Exam Questions Guaranteed Updated Dump from ValidExam

### QUESTION 32

All the following policies qualify for a 1035 Exchange EXCEPT

- \* a whole life policy to another whole life policy.
- \* a whole life policy to an annuity.
- \* an annuity to another annuity.
- \* an annuity to a whole life policy.

### QUESTION 33

Insurers do business in Ohio only after a thorough financial review. Most insurance policies written in Ohio

are protected by the Guaranty Association established to protect policy owners In the event an admitted

company

- \* cannot meet its capital surplus requirements.
- \* merges with a foreign insurer.
- \* becomes financially insolvent.
- \* depletes its loss reserves.

#### QUESTION 34

The grace period is a period of time

- \* between the death of the insured individual and the payment of the benefits.
- \* after the premium is paid and before the policy is issued.
- \* after the premium is received and before the policy is issued.
- \* after the premium is due but while the policy remains in force.

#### QUESTION 35

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

- \* Interest-sensitive universal life policy.
- \* Straight universal life policy.
- \* Variable universal life policy.
- \* Flexible universal life policy.

#### QUESTION 36

An annuitant dies during the accumulation period. What happens to the cash value in the annuity?

- \* The cash value is paid to the beneficiary.
- \* The cash value is paid into the estate.
- \* The cash value is paid to the IRS.
- \* The company keeps the cash value.

#### QUESTION 37

An applicant would be charged a higher premium for a life insurance policy if they were

- \* younger.
- \* older.
- \* married.
- \* deaf.

#### QUESTION 38

An immediate annuity begins making payments after the

- \* policyholder suffers a disability.
- \* first premium has been paid.
- \* policy has been in force for one year.
- \* policy reaches its maturation date.

#### QUESTION 39

An insured wants to purchase a policy with three key elements: flexible premium, death benefit, and the choice

of mutual funds where the cash value will be Invested In a separate account. The Insured should purchase

- \* universal life.
- \* adjustable life.
- \* variable universal life.
- \* graded premium whole life.

#### QUESTION 40

Which of the following represents a syndicate of underwriters that specialize in Insuring specific types of risk?

- \* reciprocal insurer
- \* Lloyd's association
- \* risk retention group
- \* fraternal benefit society

#### QUESTION 41

An Insurer would consider which of the following In determining whether to accept a group life plan?

- \* Grace period
- \* Beneficiary
- \* Average age
- \* Dependents

#### QUESTION 42

Under an executive bonus plan, premiums paid by the employer are

- \* reported as taxable income to the employee.
- \* tax deductible to both the employee and employer.
- \* reported as taxable Income to the employer.
- \* only tax deductible when the bonus is an insurance plan.

#### QUESTION 43

Making a statement that is false and maliciously critical of the financial condition of an insurer is known as

- \* coercion.
- \* defamation.
- \* intimidation.
- \* misrepresentation.

#### QUESTION 44

If an agent does NOT send a refund to a policyholder within an expectable time frame, the agent may

- \* be barred from seeking an appeal.
- \* receive a deduction in commissions.
- \* be charged interest on the refund amount.
- \* have his or her license suspended or revoked.

#### QUESTION 45

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

- \* funds are Invested in a separate account.

- \* the minimum interest rate is guaranteed in the contract.
- \* benefit payments remain level.
- \* it may be sold as an immediate or deferred annuity.

#### **QUESTION 46**

A policyowner may not pay premiums with which frequency?

- \* Bi-weekly
- \* Monthly
- \* Quarterly
- \* Semi-annually

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