

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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Table of Contents Insurance Exams Study Guide

1. Understanding the eBook Insurance Exams Study Guide
 - The Rise of Digital Reading Insurance Exams Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Insurance Exams Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Insurance Exams Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Insurance Exams Study Guide
 - Personalized Recommendations
 - Insurance Exams Study Guide User Reviews and Ratings
 - Insurance Exams Study Guide and Bestseller Lists
5. Accessing Insurance Exams Study Guide Free and Paid eBooks

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 - Insurance Exams Study Guide Budget-Friendly Options
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 - ePub, PDF, MOBI, and More
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 - Insurance Exams Study Guide Enhanced eBook Features
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 - Interactive Elements Insurance Exams Study Guide
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 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Insurance Exams Study Guide
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 - Creating a Diverse Reading Collection Insurance Exams Study Guide
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Insurance Exams Study Guide
 - Setting Reading Goals Insurance Exams Study Guide
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Insurance Exams Study Guide
 - Fact-Checking eBook Content of Insurance Exams Study Guide
 - Distinguishing Credible Sources
 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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