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# California Life Insurance State Exam Simulator Study Guide with Complete Solutions 2024 Graded A

Exclusion ratio - An annuitant would like to determine the amount of an annuity distribution that is exempt from taxation. What is used to calculate this?

- Mortality rate,
- Exclusion ratio,
- Morbidity rate,
- Debt-to-Equity ration

Offers a maximum interest rate that increases annually - Which of the following is NOT a feature of equity-indexed annuities?

- Offers long term inflation protection,
- Offers a minimum guaranteed rate,
- Offers a maximum interest rate that increases annually,
- Offers protection during a decline in the stock market

Joint and survivor annuity - What kind of annuity pays income to two annuitants until their deaths?

- Period certain annuity
- Joint and survivor annuity
- Straight life annuity
- Installment refund

For a minimum of 120 months and a maximum of the remainder of his life - Victoria owns a life annuity and elects to receive annuity payments monthly for the remainder of her life with "ten years certain". Her annuity will make payments

- For a period of time dependent on the performance of the annuity's underlying assets
- For a maximum of 120 months
- For the remainder of her life only
- For a minimum of 120 months and a maximum of the remainder of his life

Variable annuity - An annuitant would like to determine the current value of her annuity. To do this, she multiplies the number of "accumulation units" she owns times the unit value of the "separate account". What kind of annuity BEST matches this description?

- Variable annuity
- Fixed annuity
- Immediate annuity
- Life annuity

# Insurance California Exam Guide

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*(2020 Edition) California Life, Accident and Health Insurance Agent License Exam Study Guide with 3 Complete Practice Exams* Leland Chant, 2020-01-02 Due to the overwhelmingly positive reviews for ASIN B071CNHYWD Texas Life Accident Health Insurance Exam Study Guide we have introduced a California specific resource If you are preparing for your Life and Health Insurance license certification exam Individual states may formally refer to these lines of authority and the state exams as Life and Accident Health Life Annuities Accident Health or Sickness Life and Disability or similar our 2020 edition exam prep book is a great resource to help you learn what will be covered on the exam This book was written based on the exam content outlines published by California testing providers and provides the most up to date information that will educate you in a streamlined manner to prepare you for the exam Our content covers only the information you will need to study for the exam no more no less and our number one priority is to help you pass your California state licensing exam on the first attempt STUDY GUIDE INCLUDES 3 COMPLETE PRACTICE EXAMS 450 questions with fully explained answers Life Accident and Health Insurance subject matter includes Life Insurance Basics Term Whole Life Insurance Insurable Interests Beneficiaries Elements of Insurance Contracts Types of Annuities Accident Health Insurance Basics Medical Expense Insurance HMO PPO POS Plans Deductibles Copayments Sales Issuance Policy Delivery HIPAA The Affordable Care Act Long Term Care Our in depth exam prep book covers Life Accident and Health Insurance exam subject areas that are common across the country and applicable to all states It also covers all of the following areas specifically appearing on your actual California State Life Accident Health Insurance examination Contract Law Types of Life Policies Life Policy Riders Options and Exclusions Taxes Retirement and Other Insurance Concepts Field Underwriting Procedures Types of Health Policies Health Policy Provisions Clauses and Riders Group Life Insurance Retirement Plans and Social Security Disability Senior Health Products Disability Insurance The Insurance Marketplace Join the hundreds of students who have used our Texas resource to pass their exam on the first try but don t take our word for it Check out the real reviews and actual screenshots of passing scores for yourself <https://www.amazon.com/dp/B071CNHYWD>

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