
Illinois-Life Insurance Exam Study Guide Review with Over 160 Correctly Defined Questions Update 2023-2024

Pooling of Risks - **Exact Answer:** A large group of people contribute money to a fund out of which their losses can be paid

Policyowner - **Exact Answer:** is the person or org that applies for the policy and pays the premium

Actuarial Tables - **Exact Answer:** Are statistical tables that are used when calculating premium rates and mortality loss reserves

Life Insurance Policies transfer; - **Exact Answer:** financial risks of premature death on a defined amount

Loss of income - **Exact Answer:** the face amount of life insurance is determined as a multiple of income

Life annuity - **Exact Answer:** contract which is issued by a life insurance company protects an individual against the financial risk of outliving a normal life expectancy according to the mortality actuarial tables and running out of money in old age

Life annuity - **Exact Answer:** guarantees monthly income benefits to the annuitant for the rest of his/her life no matter how long he/she lives

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