

# Financial Planning and Insurance

## Final Exam Study Guide

### Multiple Choice

#### Chapter 1: Introduction to Life Insurance

1. All of the following are advantages of life insurance except:
  - a. Guaranteed payout
  - b. Proceeds not probated
  - c. Cost of coverage reduces disposable income
  - d. Generally not subject to federal income tax
  
2. Which of the following is not a standard provision in a typical life insurance policy?
  - a. a provision explaining the insured's right to assign the policy
  - b. a provision permitting the insurer to cancel the policy at any time if the insured individual changes jobs
  - c. a provision describing alternative settlement options that may be elected for payment of death proceeds
  - d. a provision explaining the policyowner's right to borrow cash values
  
3. The three principle factors in premium calculations are:
  - a. agent commissions, mortality, and expense ratios
  - b. agent commissions, interest rates, and lapse rates
  - c. interest rates, agent commissions, and mortality
  - d. interest rates, morbidity, and company dividends
  
4. Insurance companies base their mortality assumptions on:
  - a. the experience of large groups of people
  - b. published mortality results of other large life insurance companies
  - c. federally mandated mortality tables published by the Treasury Department
  - d. the individual assumptions made by actuaries employed by the company

#### Chapter 2: How to Estimate the Insurance Need

1. All of the following are primary life insurance planning areas, except:
  - a. income replacement and family needs
  - b. portfolio value and allocation of assets between debt and equity instruments
  - c. business insurance needs analysis
  - d. estate preservation and liquidity needs

# Financial Apps Final Exam Study Guide

**MUHAMMAD ZAIN**



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