

# **Kentucky Life Insurance Exam Prep| Questions and Verified Answers| 100 % Correct| Grade A (Latest 2024/ 2025 Update)**

**Q:** Universal Life Insurance

**Answer:**

Flexible premium, adjustable death benefits, accumulates cash values: earlier models have front-end load, later models have back end load. Insurance costs are debited and guaranteed and excess interest are credited.

**Q:** Universal Life Death Benefit Option A

**Answer:**

Level death benefit throughout life of policy (can be increased with proof of insurability, can also be reduced.)

**Q:** Universal Life Death Benefit Option B

**Answer:**

Increasing death benefit made up of the policy face value plus cash value account

**Q:** Risk Corridor

**Answer:**

The minimum separation between the cash value and death benefit.

# Kentucky Principal Test And Study Guide

**Lei Huang**



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## Unveiling the Power of Verbal Beauty: An Emotional Sojourn through **Kentucky Principal Test And Study Guide**

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