Financial Planning and Insurance Final Exam Study Guide Multiple Choice

Chapter 1: Introduction to Life Insurance

- All of the following are advantages of life insurance except:
 - a. Guaranteed payout
 - b. Proceeds not probated
 - Cost of coverage reduces disposable income
 - d. Generally not subject to federal income tax
- 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
 - a provision permitting the insurer to cancel the policy at any time if the insured individual changes jobs
 - 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
- The three principle factors in premium calculations are:
 - a. agent commissions, mortality, and expense ratios
 - agent commissions, interest rates, and lapse rates
 - interest rates, agent commissions, and mortality
 - d. interest rates, morbidity, and company dividends
- 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

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

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SA Adler

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Embracing the Melody of Phrase: An Psychological Symphony within Financial Apps Final Exam Study Guide

In a global taken by monitors and the ceaseless chatter of instantaneous connection, the melodic beauty and psychological symphony created by the written word often disappear into the backdrop, eclipsed by the relentless noise and disruptions that permeate our lives. Nevertheless, nestled within the pages of **Financial Apps Final Exam Study Guide** an enchanting fictional prize overflowing with organic emotions, lies an immersive symphony waiting to be embraced. Crafted by a wonderful composer of language, that fascinating masterpiece conducts viewers on a mental journey, skillfully unraveling the hidden songs and profound influence resonating within each carefully crafted phrase. Within the depths with this emotional review, we will discover the book is central harmonies, analyze their enthralling writing style, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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