#### 12-GA-05 Life, Accident & Sickness Agent Exam

#### 1: What does the Waiver of Premium rider typically provide to the policyholder?

- A) A reduction in the death benefit amount
- B) Cancellation of the policy if premiums are not paid
- C) Waiving future premiums if the insured becomes disabled
- D) An increase in the policy's cash value

Answer: C) Waiving future premiums if the insured becomes disabled

Explanation: The Waiver of Premium rider ensures that the policyholder does not have to pay future premiums if they become disabled and are unable to work, thereby keeping the policy in force without financial burden.

#### 2: Which scenario best illustrates the function of the Waiver of Monthly Deduction rider?

- A) The insurer waives all premiums for life
- B) Monthly premiums are reduced by half
- C) Monthly premium payments are suspended during hospitalization.
- D) The policyholder receives a bonus payment

Answer: C) Monthly premium payments are suspended during hospitalization

Explanation: The Waiver of Monthly Deduction rider suspends the payment of monthly premiums when the policyholder is hospitalized, ensuring continued coverage without the immediate financial strain of premium payments.

#### 3: What is the primary benefit of the Guaranteed Insurability rider?

- A) It guarantees a fixed interest rate on cash value
- B) It allows the policyholder to purchase additional insurance without medical underwriting
- C) It ensures premiums never increase
- D) It provides a return of premium upon policy termination

Answer: B) It allows the policyholder to purchase additional insurance without medical underwriting

Explanation: The Guaranteed Insurability rider permits the policyholder to buy additional insurance at specified times without the need for medical exams, regardless of changes in health status.

#### 4: The Payor Benefit rider is designed to protect which party in a life insurance policy?

- A) The insured
- B) The beneficiary
- C) The policy owner.
- D) The premium payor

Answer: D) The premium payor

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