

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

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Tao Wei



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The Top Books of the Year Financial Apps Final Exam Study Guide The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous compelling novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the engaging narratives that have captivated audiences this year. Financial Apps Final Exam Study Guide : Colleen Hoovers "It Ends with Us" This poignant tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, entrancing readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of engaging stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a exceptional and gripping novel that will keep you wondering until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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