

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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