

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.

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Emilie Sanchez



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