

# 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

# Finance Final Exam Solutions

**Rosina Ehmman**



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## **Table of Contents Finance Final Exam Solutions**

1. Understanding the eBook Finance Final Exam Solutions
  - The Rise of Digital Reading Finance Final Exam Solutions
  - Advantages of eBooks Over Traditional Books
2. Identifying Finance Final Exam Solutions
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Finance Final Exam Solutions
  - User-Friendly Interface
4. Exploring eBook Recommendations from Finance Final Exam Solutions
  - Personalized Recommendations
  - Finance Final Exam Solutions User Reviews and Ratings
  - Finance Final Exam Solutions and Bestseller Lists
5. Accessing Finance Final Exam Solutions Free and Paid eBooks
  - Finance Final Exam Solutions Public Domain eBooks
  - Finance Final Exam Solutions eBook Subscription Services

- Finance Final Exam Solutions Budget-Friendly Options
- 6. Navigating Finance Final Exam Solutions eBook Formats
  - ePub, PDF, MOBI, and More
  - Finance Final Exam Solutions Compatibility with Devices
  - Finance Final Exam Solutions Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Finance Final Exam Solutions
  - Highlighting and Note-Taking Finance Final Exam Solutions
  - Interactive Elements Finance Final Exam Solutions
- 8. Staying Engaged with Finance Final Exam Solutions
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Finance Final Exam Solutions
- 9. Balancing eBooks and Physical Books Finance Final Exam Solutions
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Finance Final Exam Solutions
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Finance Final Exam Solutions
  - Setting Reading Goals Finance Final Exam Solutions
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Finance Final Exam Solutions
  - Fact-Checking eBook Content of Finance Final Exam Solutions
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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