

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

Financial Apps Final Exam Study Guide

Daniel F McAuley



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Financial Apps Final Exam Study Guide Book Review: Unveiling the Magic of Language

In an electronic era where connections and knowledge reign supreme, the enchanting power of language has become much more apparent than ever. Its power to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Financial Apps Final Exam Study Guide**," written by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound impact on our existence. Throughout this critique, we will delve to the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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