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If you need help studying for the Life and Health Insurance exam or just want some more information about what the exam is like, you've come to the right place. Click below to take a free Life and Health Insurance practice test!

EligibilityThe good news is that there are no strict eligibility requirements for standard life and health insurance exams! About a third of all life and health insurance agents have a college degree, but you can take the exam with just a high school diploma or GED. What's on the Exam? It depends! Every state has its own version of the exam, so the structure and content of the exam will vary. For example, the Texas Life and Health Insurance exam has 95 scorable questions, with 50 focused on national content and 30 specific to Texas regulations. In contrast, California splits its exams, with Life Insurance containing 75 questions and Health Insurance 100 questions, both focused on national insurance knowledge. Your state's insurance department determines what topics are covered on the exam, but most life and health insurance exams cover the following general topics: Insurance regulations, Ethics related to insurance, Types of life insurance, Types of health insurance, Annuities, Risk assessment, Policy provisions, Marketing and sales practices, How to Register. Every state will have its own set of registration procedures, so the best thing to do is visit your state's insurance department website. For instance, some states require taking a pre-licensing course before you can register to take the exam. The exam fee will also vary from state to state, usually falling anywhere between \$30 and \$120. **Passing Score** Most states have a passing score requirement of 70%, but this may vary slightly from state to state. **Life and Health Study Guide and Flashcards** Get practice questions, detailed study lessons, and complex subjects broken down into easily understandable concepts. Get Your Study Guide Get Your Flashcards Retaking the Exam If you didn't get a passing score on your first try, that's okay! You can retake the test as many times as you want. **Online Life & Health Prep Course** If you want to be fully prepared, Mometrix offers an online Life & Health Insurance prep course. The course is designed to provide you with any and every resource you might want while studying. The Life & Health Insurance course includes: Review Lessons Covering Every Topic 400+ Life & Health Practice Questions More than 300 Digital Flashcards Money-back Guarantee Free Mobile Access and More! The Life & Health prep course is designed to help any learner get everything they need to prepare for their Life & Health Insurance exam. Click below to check it out! **FAQs** QHow hard is the Life and Health Insurance exam? AThe exam isn't super difficult, but you should spend an adequate amount of time studying beforehand to ensure a higher score. QHow many questions are on the Life and Health Insurance exam? AThe number of questions varies from state to state. QWhat is the time limit for the Life and Health Insurance exam? AThe time limit varies from state to state, often ranging from 2 to 4 hours. QWhat is the passing score for the Life and Health Insurance exam? AEach state has its own passing score requirements, but most require a score of at least 70% to pass. QHow much does the Life and Health Insurance exam cost? AThe testing fee varies significantly from state to state. Download our Life Insurance exam questions and answers PDF to ensure you're fully prepared. **Seamless Prep**: Detailed study guide to navigate the complexities of life insurance exams. **Instant Access**: Quick download for on-the-go review. **Exam Confidence**: Boost your test-taking confidence with structured answers. **Elevate your study sessions** with our tailor-made Life insurance exam questions and answers PDF. To embark on your journey toward becoming a life insurance professional, you need a solid understanding of what to expect in the examination room. The life insurance exam is a milestone that demands both depth and breadth of knowledge in industry-specific topics. Typically, you can anticipate a multiple-choice test that may be administered digitally or on paper, depending on your location's regulations. The exam will challenge your understanding through a variety of questions: Recall-based: These questions require you to retrieve facts from your study material. Application: You'll need to apply principles and concepts to hypothetical scenarios. Analysis: Some questions will challenge you by asking that you dissect information and draw conclusions. Familiarity with these question types will prepare you for the cognitive demands of the exam. Expect the layout to be straightforward but not simplistic. The test will likely be sectioned into: General insurance principles Life insurance-specific concepts State rules and regulations A clear grasp of these divisions will help you navigate the exam confidently. To ace your life insurance exam, pinning down the core topics is non-negotiable. Here are the pillars you should fortify in your study fortress: **Policy Types and Terms**: Get comfortable with the ins and outs of term life, whole life, and universal life policies. **Insurance Law**: Every rule, every clause they are the fine print you can't ignore. **Underwriting and Risk Assessment**: Precisely what tips the scales from a Yes to a No in policy approvals. **Annuities**: These are where insurance and investment intersect, with nuances that are key to grasp. **State Regulations**: Each state adds its own flavor to the rules, and that's flavor you must savor. **Building a robust knowledge base** around these topics can make all the difference in your performance. To truly grasp what to anticipate, here are some commonly encountered sample questions that mirror the format and substance of life insurance exam questions: **What distinguishes term life insurance from whole life insurance?** Describe the process of determining a premium life insurance. Can you explain what an annuity is and the various types available? **Reviewing questions like these can serve as an effective litmus test for your preparedness. Answers to these questions should not only be correct but also well-understood. Let's unravel the thought process behind each:** **Term vs. Whole Life Insurance**: Term life insurance provides coverage for a specific period, while whole life extends until the insured's death, subject to premium payment continuity. This distinction impacts coverage length and cost. **Premium Determination**: The insurer assesses risk by considering factors like age, health, and lifestyle. The premium hinges on this risk evaluation, aiming to balance the cost with the likelihood of policy payout. **Annuities Explained**: An annuity is a financial product that offers a stream of payments to the buyer in return for an initial investment. Types include fixed, variable, and index, each tailoring to different financial goals and risk tolerances. **Understanding the rationale behind each answer** deepens your knowledge, preparing you for similar and even more complex questions. **Securing a passing score** on your life insurance exam requires more than a casual skim through the materials. Like crafting a well-oiled machine, it's about integrating the best study techniques into a strategic study plan. **With the right approach**, the mountain of information becomes scalable and your confidence in acing the exam skyrockets. **Consistent Routine**: Establish a study routine that fits into your lifestyle. **Allocate specific hours** and stick to them with unwavering commitment. **Balance and Breaks**: Prevent burnout by infusing short, regular breaks for rejuvenation. **Reputable Sources**: Only use study guides and materials from trusted sources. **Quality should always trump quantity** when it involves your study material. **Supplementary Resources**: Incorporate various media, such as videos or flashcards, to keep your study sessions dynamic and engaging. **Real Exam Feel**: Regularly challenge yourself with timed mock exams. **It helps you get accustomed to the pressure and format of the actual test. Review Mistakes**: Analyze your performance to understand where you can improve, turning weaknesses into strengths. **Shared Knowledge**: Collaborate with peers through study groups. This fosters a mutual exchange of knowledge and keeps motivation high. **Accountability**: Group settings provide a sense of responsibility and can help maintain a consistent study pace. **Mind and Body Balance**: Don't underestimate the importance of a well-rested mind and body. **Ensure you get enough sleep**, eat nutritious foods, and maintain physical activity. **Incorporating these practices into your study regimen** will strengthen your understanding and recall of life insurance concepts, turning apprehension into anticipation for exam success. **The digital age has blessed us** with an array of online resources that can significantly aid in your exam preparation. **A high-quality life insurance exam questions and answers PDF is an invaluable tool** in gauging your readiness for the upcoming test. **Accredited Education Providers**: Look to educational bodies that specialize in insurance training for dependable materials. **Expert Forums**: Insurance professionals' forums and websites often share insights and resources for exam candidates. **Accessibility**: Having a PDF allows you to review questions anywhere, be it on a laptop during your commute or a smartphone between appointments. **Structured Learning**: Well-organized PDFs help streamline your study sessions, categorizing information to enhance recall and understanding. **Use your life insurance exam questions and answers PDF as a compass** to navigate through the sea of study material, focusing your attention on areas needing improvement. **Every exam comes with its unique set of challenges** and the life insurance exam is no exception. **Arm yourself with the knowledge of what may lie ahead**, and you'll transform potential roadblocks into mere stepping stones. **Break It Down**: Dissect intricate topics into more digestible portions. **Simplify until what's left is the core concept** that can be built upon. **Seek Clarification**: Whenever a concept seems too convoluted, reach out to instructors or peers for further explanation. **Prioritize**: Learn to recognize questions that require more time and tackle them after swiftly dealing with simpler ones. **Track Your Pace**: Develop a sense for how long you spend on each question during practice exams. **Always seek to improve your efficiency. Mindfulness Practices**: Techniques such as deep breathing, meditation, and visualization can help calm your nerves and sharpen your focus. **Positive Self-talk**: Boost your morale with a pep-talk. **Reminds you of your dedication** and the hard work you've put into your preparation. **By understanding and preparing for these challenges**, you'll enter the exam room with confidence, equipped to handle whatever the test may present. **As the end of your study journey nears** and the day of the exam approaches, take pride in the effort you've invested in preparing for this career-defining step. **While the thought of dissecting life insurance regulations and policy nuances might seem daunting**, remember that each hour of study is a brick laid on your path to success. **Remember**, accessing a life insurance exam questions and answers PDF is more than about having answers at your fingertips about understanding the structure, the content, and the strategy behind tackling the exam. **Picture yourself not only passing the exam** but excelling at it, armed with a deep-seated understanding of the topics at hand. **This is not just an exam**; it's a gateway to a promising career in the life insurance industry. **Your commitment to mastering the material**, practicing rigorously, and maintaining a disciplined routine will reflect in your performance. **The life insurance exam is not merely a test of memory** but a measure of how well you can navigate the intricacies of one's financial safeguard. **Keep your mind sharp**, your resources close, and your confidence unshaken. **With the proper preparation**, the title of a certified life insurance professional is within grasp. **The insurer is required to provide coverage as long as the insurance premiums are paid. The insurer can raise the premiums on a "guaranteed renewable" policy as long as the increase affects many policyholders and not just one. Employees would have to sue their employers to obtain reimbursement for work injuries** Employees no longer had any legal means of obtaining reimbursement for work injuries **Employers were no longer responsible for work injuries to employees** Employers would be held responsible for the cost of their employee's work injuries regardless of fault **If an employee is hurt in an accident that occurs "out of or in the course of employment," the employer is responsible for paying for the employee's medical care** and up to two-thirds of the employee's lost earnings under the workers' compensation law. **Accelerated death benefit** An accelerated death benefit pays some or all of a life insurance policy's death payment before the policyholder dies. **It could pay you a large portion of your policy's death benefit** without you having to sell your policy to a third party. **It's a little break from the stresses of taking care of a loved one who needs constant attention. Respite care can be provided for an afternoon or several days or weeks. Care can be given at home, at a hospital, or at a facility for adult daycare. Insolvency is a state of financial trouble** in which a person or company can't pay its debts. **The temporary inability to pay debts and other financial commitments. Insolvent companies are at risk of bankruptcy due to current financial issues. Base policy benefit plus gains from interest** Rarely do beneficiaries of life insurance death benefits have to pay taxes. **Nevertheless, all interest payments must be declared as income. Death benefits provided to a trust are usually taxable. Loading Questions...** The daily benefit coverage amount stated in the policy for each day the insured is confined in the hospital An indemnity to the insured for all expenses incurred when the insured is confined to a hospital **The amount of the actual hospital expenses 100% of the covered medical expenses less the deductible and co-insurance percentage** When an employee or their dependent is hospitalized due to a covered disease or injury, hospital indemnity insurance will pay a certain amount each day. **Employees can utilize these benefits to cover out-of-pocket costs beyond what their health insurance providers, such as co-payments, deductibles, and other incidental costs of living. An activity with a given level of compensation** The person's chosen career **Any substantial gainful activity** Social Security defines disability as the inability to do substantial gainful activity (SGA) because of a medically determined physical or mental impairment(s) that has lasted or is expected to last for at least 12 months or will cause death. **Speculative risk is taken on purpose and can result in either a profit or a loss. Skydiving, frequent travel, and reckless driving are not regarded as speculative risks** since they do not immediately lead to financial benefit. **Gambling is a speculative risk** since it is voluntary and has the potential to result in financial gain or loss. **Has a defined dollar value** Risks that are normally covered by insurance are known as insurable risks. **These kinds of insurable risk variables result in losses that are quantifiable and have set monetary values. Because of this consistency, insurance underwriters can provide more accurate coverage rate quotes. Insurable risks are by definition pure risks** because there is nothing to benefit from them occurring. **A "unilateral contract" is one where only one side agrees to abide by the conditions of the agreement. Because they're "take it or leave it," most insurance contracts are unilateral. The right answer is "Conditional,"** because this word means that a claim can't be paid until a certain "condition" happens in the future. **Unlike term, universal, and variable life insurance, whole life policies carry lifetime premiums. Premiums for term life insurance are not fixed** because they are based on how old the insured person is getting. **The premiums for both universal and variable life insurance can change a lot** because they are tied to changes in the economy. **Costs less than permanent insurance** Can be used as a strategy for building wealth **Provides coverage over a longer period of time** Because term life insurance has no monetary value, it cannot be utilized to grow wealth. **It covers mortgage payments, credit card payments, child support, and other expenses that may entail financial loss** upon the insured's death over a certain period. **Term life offers more death benefits per premium dollar. When someone buys life insurance for someone else, the insurer needs to make sure that the person buying the policy could lose money if the insured person died. Insurable interests include insurance on a spouse to make up for lost income, insurance on a parent to pay for funeral costs, and insurance on the parent of an adult who is disabled. Within two years of the policy's start date, insurers can contest any life insurance policy. The contestable period protects insurance companies from fraud. In the contestable period, the insurer might withhold death benefit payments if the life insurance policy application contains mistakes, omissions, or falsified information. Prorated payment of death benefits** Non-payment of death benefits **The policy's exclusions specify the types of deaths for which coverage is not provided. For example, an insurance company might decide not to pay death benefits if the person who was covered died while doing something illegal. Another common exclusion in life insurance is suicide, and some plans even include a time limit on this provision. 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ShareAlike** If you remix, transform, or build upon the material, you must distribute your contributions under the same license as the original. **No additional restrictions** You may not apply legal terms or technological measures that legally restrict others from doing anything the license permits. **You do not have to comply with the license for elements of the material in the public domain or where your use is permitted by an applicable exception or limitation . No warranties are given. The license may not give you all of the permissions necessary for your intended use. For example, other rights such as publicity, privacy, or moral rights may limit how you use the material. If you are pursuing a license as a life and health insurance agent, you will need to take and pass your state's Life & Health Insurance exam. Click Start Test above to take a free Life & Health Insurance Exam practice exam. What's on the Life & Health Insurance Exam?** The contents of the exam are different depending on the state you take the test in. **This includes the number of questions, the time limit, the topics covered, and the overall exam format. Generally, you will be tested in topics that include HMOs (health maintenance organizations), and health insurance tax issues; annuities and annuity policy tax issues; life insurance plans and general knowledge about the subject; health insurance, dental coverage, medical plans; and more. Some states test contain 150 questions, while others only contain 50 questions. Some states time their exams at 2.5 hours, while others set the time limit at 1.5 hours. Please check the details of your state to ensure you get the most accurate information for your exam. Education Requirements** There are no strict education requirements needed in order to take the Life & Health Insurance exam, which means a high school diploma or its equivalent is fine. **According to the Bureau of Labor Statistics, about one-third of all agents have at least a bachelor's degree. Check out Mometrix's Life & Health Study Guide** Get practice questions, video tutorials, and detailed study lessons **Get Your Study Guide** Life & Health Online Prep Course If you want to be fully prepared, Mometrix offers an online Life & Health prep course designed to give you everything you need to succeed! **Here's what you'll find in the Life & Health course:** 20+ Review Lessons Covering Every Topic Over 400 Life & Health Practice Questions 300+ Digital Flashcards Money-back Guarantee Mobile Access Everyone learns differently, so we tailored the Life & Health online prep course to ensure every learner has what they need to prepare for the Life & Health exam. **Click below to check it out!** **Start your Life & Health Online Course** Test Day While the day of the test will vary by state, there are some similarities among them. **You'll need to present a government-issued photo ID. You may be required to present your test confirmation to ensure you're taking it on the right day and at the right time and location. If there were pre-test requirements, you may be asked to provide proof that you successfully completed them as well. In general, no electronics (cell phones, tablets, watches, etc.) are prohibited and will have to be locked in a secure area outside the test room. Certain articles of clothing may also be prohibited. In short, it's a good idea not to bring anything of value to the testing center. How to Study for the Exam** How to Study Effectively Your success on Life and Health Insurance test day depends not only on how many hours you put into preparing but also on whether you prepared the right way. **Its good to check along the way to see whether your studying is paying off. One of the most effective ways to do this is by taking Life and Health Insurance practice tests to evaluate your progress. Practice tests are useful** because they show exactly where you need to improve. **Every time you take a free Life and Health Insurance exam practice test, pay special attention to these three groups of questions:** The questions you got wrong The ones you had to guess on, even if you guessed right The ones you found difficult or slow to work through **This will show you exactly what your weak areas are and where you need to devote more study time. Ask yourself why each of these questions gave you trouble. Was it because you didn't understand the material? Was it because you didn't remember the vocabulary? Do you need more repetitions on this type of question to build speed and confidence? Dig into those questions and figure out how you can strengthen your weak areas as you go back to review the material. Answer Explanations** Additionally, many Life and Health Insurance practice tests have a section explaining the answer choices. **It can be tempting to read the explanation and think that you now have a good understanding of the concept. However, an explanation likely only covers part of the questions broader context. Even if the explanation makes sense, go back and investigate every concept related to the question until you're positive you have a thorough understanding. Comprehend Each Topic** As you go along, keep in mind that the Life and Health Insurance practice test is just that: practice. **Memorizing these questions and answers will not be very helpful on the actual test** because it is unlikely to have any of the same exact questions. **If you only know the right answers to the sample questions, you won't be prepared for the real thing. Study the concepts until you understand them fully, and then you'll be able to answer any question that shows up on the test. Strategy for Life and Health Insurance Practice** When you're ready to start taking practice tests, follow this strategy: **Remove Limitations.** Take the first test with no time constraints and with your notes and Life and Health Insurance study guide handy. **Take your time and focus on applying the strategies you've learned. Time Yourself.** Take the second practice test open book as well, but set a timer and practice pacing yourself to finish in time. **Simulate Test Day.** Take any other practice tests as if it were test day. **Set a timer and put away your study materials. Sit at a table or desk in a quiet room, imagine yourself at the testing center, and answer questions as quickly and accurately as possible. Keep Practicing.** Keep taking practice tests on a regular basis until you run out of practice tests or its time for the actual test. **Your mind will be ready for the schedule and stress of test day, and you'll be able to focus on recalling the material you've learned. Check out Mometrix's Life & Health Flashcards** Get complex subjects broken down into easily understandable concepts **Get Your Flashcards** FAQs Trending Popular Contact us 2025 Edition **Take this free practice test to get an idea of what is on your state's life and health insurance agent licensing exam. As an insurance agent, one is allowed to offer many different lines of coverage provided that the required training and testing qualifications have been met. Those who wish to sell life and health insurance are required to possess the proper licensing for each state in which they conduct business. In order to obtain a life and health insurance license, individuals must take and successfully pass an exam that is offered by the state licensing boards. To prepare for your licensing exam, use the full-length Life & Health Insurance Agent Practice Exam with answers fully explained for ideal study. The practice exam is written by Susan Wright, MBA, CLU, RHFU, REBC, who has over 20 years of experience in the insurance industry and Noah Sobin, a life insurance underwriting expert. The following practice exam is a sample from the full-length test. 0 ratings% found this document useful (0 votes) 22 views** The document contains a series of exam questions related to life and health insurance, covering various topics such as policy types, underwriting factors, benefits, and legal provisions. **If Save** Save Life and Health Exam Questions For Later %% found this document useful, undefined% ratings% found this document useful (0 votes) 22 views **The document contains a series of exam questions related to life and health insurance, covering various topics such as policy types, underwriting factors, benefits, and legal provisions. It Asked by: Prof. Cleo Dibbert** [Last update: February 11, 2022] **Score: 4.4/5 (73 votes)** How much is the average life insurance payout? Statista reports that the average face value of life insurance policies sold in the United States ranges from \$150,000 to \$185,000, depending on the year. **What is the most common payout of death benefits?** Lump sum: The most common option is to receive the death benefit in one lump sum. **You can either receive a check for the full amount, or have the money wired into a bank account electronically. Do you get full life insurance payout?** Life insurance payouts are sent to the beneficiaries listed on your policy when you pass away. **But your loved ones don't have to receive the money all at once. They can choose to get the proceeds through a series of payments or put the funds in an interest-earning account. What is the largest life insurance payout?** 1. The Guinness record holder: The most valuable life insurance policy ever sold, according to Guinness World Records, is valued at a total of \$201 million, on the life of a well-known U.S. billionaire who resides in the Silicon Valley area of California and is actively known in the technology space. **20 related questions found** As of 2020, New York Life is the largest life insurance company. **New York Life writes almost \$11.7 billion in premiums per year and holds a 6.75 percent market share of the life insurance industry. To claim annuity benefits after the policy owner dies, the beneficiary should request a claim form from the insurance company that issued the annuity. The beneficiary will need to submit a certified copy of the death certificate with the claim form. The average cost of life insurance is \$27 a month. This is based on data provided by Quotacy for a 40-year-old buying a 20-year, \$500,000 term life policy, which is the most common term length and amount sold. Life insurance companies typically do not know when a policyholder dies until they are informed of his or her death, usually by the policy's beneficiary. Even if a policy is in a premium-paying stage and the payments stop, the insurance company has no reason to assume that the insured has died. Life insurance companies pay out the proceeds when the insured dies and the beneficiary of the policy files a life insurance claim. You should be able to collect the life insurance payout within 30 to 60 days after you have submitted the completed claim forms and the supporting documents. In case the beneficiary is deceased, the insurance company will look for primary co-beneficiaries whether they are next of kin or not. In the absence of primary co-beneficiaries, secondary beneficiaries will receive the proceeds. If there are no living beneficiaries the proceeds will go to the estate of the insured. Insurer will absorb the cash value of your whole life insurance policy after you die, and your beneficiary will get the death benefit. You can borrow or withdraw money from your life insurance policy. You can also use the money to pay for your premiums. Lump-sum payments are the most common type of life insurance payouts. It is a large sum of money, paid out all at once instead of being broken up into installments. A lump-sum payment gives beneficiaries immediate access to the money, providing financial security quickly. For the same reason, broadly speaking, most women in their 60s do not need to buy life insurance. According to financial expert Suze Orman, it is ok to have a life insurance policy in place until you are 65, but, after that, you should be earning income from pensions and savings. Term life coverage is often the most affordable life insurance because it's temporary and has no cash value. Whole life insurance premiums are much higher because the coverage lasts your lifetime, and the policy grows cash value. You can use the Life Insurance Policy Locator from the National Association of Insurance Commissioners to find life insurance policies and annuity contracts of deceased family members and close relatives. If you die while committing a crime or participating in an illegal activity, the life insurance company can refuse to make a payment. For example, if you are killed while stealing a car, your beneficiary won't be paid. So to recap, you can not take out a life insurance policy on someone without their knowledge, and no one should be able to do it to you. In order to have a valid policy, the owner must: To clearly illustrate your insurable interest. In other words, you will have to show why you want to insure the individual. **Cash value life insurance is a type of permanent life insurance that includes an investment feature. Cash value is the portion of your policy that earns interest and may be available for you to withdraw or borrow against in case of an emergency. ... Whole life insurance. Answer:** Generally, life insurance proceeds you receive as a beneficiary due to the death of the insured person, aren't includable in gross income and you don't have to report them. However, any interest you receive is taxable and you should report it as interest received. The short answer is yes. You can have more than one life insurance policy, and you don't have to get them from the same company. ... Because buying multiple policies can help you make sure you have enough coverage to meet the needs of your loved ones, for as long as they need protection, at a price you can afford. A person typically purchases a life insurance policy to secure a death benefit made payable to the survivors of the insured once they are no longer living. Insurance companies offer a total death benefit for whatever amount is deemed appropriate by the insured as long as the policy is in force and premiums are paid. **2. Ask the insurer for a policy-in-force document. A policy-in-force document from the insurer will outline the details of the policy's value, including any cash value, surrender value, or death benefit, as well as outstanding cash withdrawals or loans.****

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