California Life Insurance State Exam Simulator Study Guide with Complete Solutions 2024 Graded A

Exclusion ratio - An annuitant would life to determine the amount of an annuity distribution that is exempt from taxation. What is used to calculate this?
Mortality rate,
Exclusion ratio,
Morbidity rate,
Debt-to-Equity ration

Offers a maximum interest rate that increases annually - Which of the following is NOT a feature of equity-indexed annuities?

Offers long term inflation protection, Offers a minimum guaranteed rate, Offers a maximum interest rate that increases annually, Offers protection during a decline in the stock market

Joint and survivor annuity - What kind of annuity pays income to two annuitants until their deaths?
Period certain annuity
Joint and survivor annuity
Straight life annuity
Installment refund

For a minimum of 120 months and a maximum of the remainder of his life - Victoria owns a life annuity and elects to receive annuity payments monthly for the remainder of her life with "ten years certain". Her annuity will make payments
For a period of time dependent on the performance of the annuity's underlying assets
For a maximum of 120 months
For the remainder of her life only
For a minimum of 120 months and a maximum of the remainder of his life

Variable annuity - An annuitant would life to determine the current value of her annuity. To do this, she multiplies the number of "accumulation units" she owns times the unit value of the "separate account". What kind of annuity BEST matches this description?
Variable annuity
Fixed annuity
Immediate annuity
Life annuity

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RD Boyd

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