

# PA Insurance Exam Practice choice Question And Answers 2024-2023

*Child Term Rider - Correct Answer*  Jonas is a whole life insurance policyowner and would like to add coverage for his two children. Which of the following products would allow him to accomplish this?

*Lifetime Protection - Correct Answer*  A limited payment whole life policy provides

*Can be converted to permanent coverage without evidence of insurability - Correct Answer*  Donald is the primary insured of a life insurance policy and adds a children's term rider. What is the advantage of adding this rider?

*a policy that is paid up after only one payment - Correct Answer*  A single premium cash value policy can be described as

*term, whole, and universal life insurance - Correct Answer*  Whole life policy with premiums paid up after 20 years

*What types of life insurance are normally used for key employee indemnification*

*equal the face amount of the policy - Correct Answer*  Level premium permanent insurance accumulates a reserve that will eventually

# Pa Insurance Exam Study Guide

**Lauren Gardner**



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