

Life Insurance Exam Missouri study guide solution

Requirements for the life insurance illustrations - They may only be used as approved, they must identify non guaranteed values, they must differentiate between guaranteed and projected amounts

Which life insurance settlement option guarantees payments for the lifetime of the recipient, but also specifies a guaranteed period, during which , if the original recipient dies, the payments will continue to a designated beneficiary - life income with period certain

What term means a result of calculation based on the average number of months the insured is projected to live due to medical history and mortality factors - life expectancy

Under which of the following circumstances would an insurer pay accelerated benefits - an insured is diagnosed with cancer and needs help paying for her medical treatment

What are 3 qualities of the federal tax advantage of a qualified plan - funds accumulate on a tax-deferred basis, employee and employer contributions are not counted as income to the employee for income tax purposes, employer contributions are tax deductible business expense

what option is being utilized when the insurer accumulates dividends at interest and the uses the accumulated dividends, plus interest, and the policy cash value to pay the policy up early? - paid-up option

which of the following is an example of a limited pay life policy - life paid up at age 65

traditional IRA contributions are tax deductible based on which of the following? - owners income

a man purchased \$90,000 annuity with a single premium, and began receiving payments 2 months after that. What type of annuity is it? - immediate

group life insurance policies delivered in this state must contain all of the following provisions EXCEPT

A: Statements of the applicant are considered warranties

B: A grace period of 31 days

C: Contestability period of 2 years

D: a copy of the application is considered part of the policy - statements of the applicant are considered warranties

Missouri Life And Health Insurance Exam Study Guide

Padhraic Smyth



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web the change in direction of a beam of light as it travels from one material to another is called refraction the normal is a construction line drawn at right angles to the surface of the glass

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web we see the light reflected off a mirror coming from a direction determined by the law of reflection the changing of a light ray s direction loosely called bending when it passes through variations in matter is called refraction

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web 3 2 2 references what is reflection when a ray of light comes back into the same medium after striking the surface of another medium then the phenomenon is called reflection of light in other words reflection is the bouncing back of the light rays from a surface in the same medium what is refraction

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web 692 reflection and refraction of light p25 9 a as measured from the diagram the incidence angle is 60 and the refraction angle is 35 from snell s law $\sin \theta_1 / v_1 = \sin \theta_2 / v_2$ then $\sin 35 / v_2 = \sin 60 / 2.0 \times 10^8$ and the speed of light in the block is 2.0×10^8 ms⁻¹ the frequency of the light does not change upon refraction

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web refraction is the bending of light it also happens with sound water and other waves as it passes from one transparent substance into another this bending by refraction makes it possible for us to have lenses magnifying glasses prisms and rainbows even our eyes depend upon this bending of light