

NJ Life Insurance Exam Study Guide 2024

Adverse Selection

Correct Answer is insuring of risks that are more prone to losses than the average risk

Lapse

Correct Answer is policy termination due to nonpayment of premium

Insurance

Correct Answer is transfers risk of loss from an individual or business entity to an insurance company which in turn spreads the costs of unexpected losses to many individuals

Life Insurance

Correct Answer is protects against loss associated with an insured's death, and pays a death benefit to beneficiaries upon death of the insured

Solicitation of Insurance

Correct Answer is an attempt to persuade a person to buy an insurance policy

Buyers Guide

Correct Answer is provides basic, generic information about life insurance policies that contains language approved by the Department of Insurance

- Explains how a buyer should go about choosing the amount and type of insurance to buy
- Explains how a buyer can save money comparing the costs of familiar policies

Policy Summary

Correct Answer is a written statement describing the features and elements of the policy being issued

Must provide:

- name and address of agent
- full name and home office or administrative office of the insurer
- generic name of the basic policy
- each rider

Illustrations

Correct Answer is a presentation or depiction that includes non guaranteed elements of a policy of individual or group life insurance over a period of years

Life Insurance Illustration

- Correct Answer is Distinguish between guaranteed and projected amounts
- clearly state that an illustration is not a part of the contract

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J Elliott



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Township Fair Lawn Willingboro Township Long Branch Deptford Township Garfield Westfield City of Orange Livingston
Voorhees Township Princeton Millville Nutley Mount Olive Township Neptune Township Pemberton Township Lacey
Township Rahway Ocean Township East Windsor Township West Windsor Township Englewood Bergenfield Bernards
Township Stafford Township Hamilton Township Paramus Wall Township Mahwah West Milford Randolph Bridgeton
Ridgewood Rockaway Township Lodi Vernon Township Maplewood Cliffside Park Scotch Plains South Plainfield Roxbury
Township Medford Plainsboro Township Lower Township Carteret Cranford Burlington Township Morris Township
Montgomery Raritan Township North Plainfield West Deptford Township Montville Summit Hillside Jefferson Township
Roselle Barnegat Township Moorestown Lyndhurst Hazlet Pleasantville Millburn Little Egg Harbor Township Sparta
Township Palisades Park Elmwood Park Maple Shade Township Middle Township Hawthorne Glassboro Washington
Township Morristown Point Pleasant Aberdeen Township Dover Rutherford Tinton Falls Lindenwold Dumont Hopewell
Township Delran Township Franklin Township Holmdel Township Wyckoff Denville Township New Milford Secaucus South
Orange Village Readington Township Asbury Park South River Madison Springfield Township Cinnaminson Township
Pequannock Township North Arlington Warren Township Mantua Township Hopatcong Phillipsburg Hammonton Clark
Haddon Township Tenaflly Ramsey Branchburg Little Falls Highland Park Collingswood Fairview Hanover Township Saddle
Brook Robbinsville Township Middlesex Harrison Metuchen Clinton Township Pennsville Township Verona Roselle Park
Berkeley Heights Oakland Ridgefield Park Eatontown Lumberton Township Weehawken Harrison Township Cedar Grove
Upper Township Ringwood Red Bank New Providence Florence Township Somerville Freehold Borough Hasbrouck Heights
Woodland Park Ocean City Florham Park Glen Rock Haddonfield Bellmawr Edgewater Gloucester City Bordentown Township
Wantage Township River Edge Wallington Guttenberg East Hanover Township Wanaque Pompton Lakes Beachwood
Ridgefield Westwood Totowa Somers Point West Caldwell Ventnor City Waterford Township Little Ferry Franklin Lakes
Millstone Township Lincoln Park Southampton Township Chatham Township Bound Brook Manville Kinnelon Pine Hill
Hillsdale Woolwich Township Woodbury Colts Neck Township Keansburg Burlington Hackettstown River Vale Waldwick East
Greenwich Township Maywood Mount Holly Brigantine Pittsgrove Township Washington Township Pitman Chatham Borough
Leonia East Rutherford Edgewater Park Audubon Westampton Township Matawan Long Hill Township Park Ridge South
Amboy Northfield Cresskill Mansfield Township Runnemede Plumsted Township North Haledon Absecon Closter Byram
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Commercial Township Somerdale Penns Grove Salem Mount Arlington Franklin Highlands Clementon Mendham Borough
Alexandria Township Greenwich Township White Township Demarest Neptune City Brielle Spring Lake Heights Mount
Ephraim Point Pleasant Beach Harrington Park Northvale Buena Flemington Hopewell Township Delaware Township South
Bound Brook Atlantic Highlands Magnolia Allamuchy Township Bradley Beach Westville Delanco Township Boonton
Township Egg Harbor City Garwood Elk Township Mountain Lakes Medford Lakes Stillwater Township Ho Ho Kus North
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Montague Township Kingwood Township West Amwell Township Harding Township Merchantville Shrewsbury South Toms
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