

# 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

# Nj Lee Exam Study Guide

**JG Myers**



## **Nj Lee Exam Study Guide:**

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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  
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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  
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Leonia East Rutherford Edgewater Park Audubon Westampton Township Matawan Long Hill Township Park Ridge South  
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