
Xcel Testing Solutions (Life & Health) Final 150 Question Practice Exam complete Questions and Answers

When can a policy owner change a revocable beneficiary? **CORRECT ANSWERS**
Anytime

M purchased an Accidental Death and Dismemberment (AD&D) policy and named his son as beneficiary. M has the right to change the beneficiary designation at anytime. What type of beneficiary is his son? **CORRECT ANSWERS**
Revocable

How would a contingent beneficiary receive the policy proceeds in an Accidental Death and Dismemberment (AD&D) policy? **CORRECT ANSWERS** **If the primary beneficiary dies before the insured**

What is the underlying concept regarding level premiums? **CORRECT ANSWERS**
The early years are charged less than what is needed

A policy owner is able to choose the frequency of premium payments through what policy feature? **CORRECT ANSWERS** **Premium Mode**

Any changes made on an insurance application requires the initials of whom? **CORRECT ANSWERS** **Applicant**

All of these are considered sources of underwriting information about an applicant EXCEPT **CORRECT ANSWERS** **Rating Services**

Q applied for life insurance and submitted the initial premium on January 1. The policy was issued February 1, but it was not delivered by the agent until February 7. Q is dissatisfied and returns the policy February 13. How will the insurer handle this situation? **CORRECT ANSWERS** **Policy was returned within the free-look period, premium will be fully refunded**

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