
Texas General Lines - Life, accident and health insurance Practice Exam with Questions and Explained Answers - Latest 2025/2026

1. LIFE SECTION 1: LIFE SECTION 1

2. 1) Sandra Timms, age 27, is advised by her producer to purchase Life insurance to cover a 20-year-amortized \$50,000 business-improvement loan. Which of the following plans would adequately protect Ms. Timms at the minimum premium outlay?

A- \$50,000 Whole Life policy

B- \$50,000 Level Term policy for 20 years

C- \$50,000 20 Pay Life policy

D- \$50,000 Decreasing Term policy for 20 years: D—A \$50,000 Decreasing Term policy for 20 years

Explanation: The key here is "minimum premium". Term is the most inexpensive type of coverage. Since Sandra's \$50,000 loan will be paid off over 20 years and the loan balance will decrease each year, Decreasing Term makes sense. Decreasing Term is not renewable.

3. 2) A 45-year old customer who is seeking to supplement his retirement income at age 65 would not buy a:

A- Deferred Annuity

B- Equity Indexed Annuity

C- Variable Annuity

D- Immediate Annuity: B- Equity Indexed Annuity

4. 3) John Livingston owns a 30-Pay Life policy that he purchased at the age of 30. The cash value will equal the face amount of the policy when he reaches the age of:

A- 60

B- 70

C- 100

D- 30: C- 100

Explanation: Limited Pay Life insurance policies such as Life Paid Up at 65 or 20-Pay Life are

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