

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 Timmş, 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. Timmş 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

Texas General Lines Insurance Study Guide

Leland Chant

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