
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

Texas General Lines Insurance Study Guide

Leland Chant



Texas General Lines Insurance Study Guide:

(2020 Edition) Texas Life, Accident and Health Insurance Agent License Exam Study Guide with 3 Complete Practice Exams Leland Chant, 2016-04-20 If you are preparing for your Life and Health Insurance license certification exam Individual states may formally refer to these lines of authority and the state exams as Life and Accident Health Life Annuities Accident Health or Sickness Life and Disability or similar our 2020 edition self study guide is a great resource to help you learn what will be covered on the exam This study guide was written based on the exam content outlines published by Texas testing providers and provides the most up to date information that will educate you in a streamlined manner to prepare you to pass the exam Our content covers only the information you will need to study for the exam no more no less and our number one priority is to help you pass the exam on your first attempt **INCLUDES 3 COMPLETE PRACTICE EXAMS** 450 questions with fully explained answers It covers Life Accident and Health Insurance topics such as Life Insurance Basics Term Whole Life Insurance Insurable Interests Beneficiaries Elements of Insurance Contracts Types of Annuities Health Insurance Basics HMO PPO POS Plans Deductibles Copayments Sales Issuance Policy Delivery HIPAA The Affordable Care Act Long Term Care Our in depth study guide covers Life and Health Insurance exam subject areas that are common across the country and applicable to all states It also covers all of the following areas specifically appearing on your actual Texas State Life Accident Health Insurance examination Completing the Application Underwriting Types of Life Policies Life Policy Riders Options and Exclusions Taxes Retirement and Other Insurance Concepts Field Underwriting Procedures Types of Health Policies Health Policy Provisions Clauses and Riders Social Insurance Other Health Insurance Concepts Texas Statutes and Rules Life and Health Texas Statutes and Rules Life Texas Statutes and Rules Health Texas Statutes and Rules HMOs

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