

## Life Insurance Study Guide

To accompany the Student Information Guide on Life Insurance.

Name: \_\_\_\_\_

Date: \_\_\_\_\_

### Part 1: Multiple Choice

Directions: Write the letter of the correct answer choice in the blank.

1. \_\_\_\_\_ Which of the following is a variable used in a mortality table for an insurance company?
  - A. age
  - B. gender
  - C. tobacco
  - D. all of the above
  
2. \_\_\_\_\_ In the insurance business, underwriters are the people who \_\_\_\_\_.
  - A. determine the purpose of the insurance of an individual.
  - B. use math to develop mortality tables.
  - C. buy insurance policies.
  - D. sell insurance policies.
  
3. \_\_\_\_\_ What are the four general health categories insurance companies use to evaluate individuals for a life insurance policy?
  - A. Average, Normal, Unhealthy, Risky
  - B. Fair, Poor, Good, Excellent
  - C. Preferred Best, Preferred, Standard, and Tobacco
  - D. Unavailable, Available, Fair, True
  
4. \_\_\_\_\_ Term insurance does which of the following?
  - A. remains in force until the policy matures.
  - B. provides a base line for the cost of insurance.
  - C. provides life insurance coverage for a specified term of years in exchange for a specified premium.
  - D. requires life insurance companies to provide coverage for everyone.
  
5. \_\_\_\_\_ When the insured dies, what information do life insurance companies require before they will pay the claim?
  - A. no information is required for policy pay out
  - B. an acceptable proof of death (death certificate) and the insured's completed claim form
  - C. the past medical history of the insured
  - D. the insured's resume

# Study Guide For Life Insurance

**Camilla Rothe**

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### **Missouri Life Insurance Exam General**

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## **Table of Contents Study Guide For Life Insurance**

1. Understanding the eBook Study Guide For Life Insurance
  - The Rise of Digital Reading Study Guide For Life Insurance
  - Advantages of eBooks Over Traditional Books
2. Identifying Study Guide For Life Insurance
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Study Guide For Life Insurance
  - User-Friendly Interface
4. Exploring eBook Recommendations from Study Guide For Life Insurance
  - Personalized Recommendations
  - Study Guide For Life Insurance User Reviews and Ratings
  - Study Guide For Life Insurance and Bestseller Lists

5. Accessing Study Guide For Life Insurance Free and Paid eBooks
  - Study Guide For Life Insurance Public Domain eBooks
  - Study Guide For Life Insurance eBook Subscription Services
  - Study Guide For Life Insurance Budget-Friendly Options
6. Navigating Study Guide For Life Insurance eBook Formats
  - ePUB, PDF, MOBI, and More
  - Study Guide For Life Insurance Compatibility with Devices
  - Study Guide For Life Insurance Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Study Guide For Life Insurance
  - Highlighting and Note-Taking Study Guide For Life Insurance
  - Interactive Elements Study Guide For Life Insurance
8. Staying Engaged with Study Guide For Life Insurance
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Study Guide For Life Insurance
9. Balancing eBooks and Physical Books Study Guide For Life Insurance
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Study Guide For Life Insurance
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Study Guide For Life Insurance
  - Setting Reading Goals Study Guide For Life Insurance
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Study Guide For Life Insurance
  - Fact-Checking eBook Content of Study Guide For Life Insurance
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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