

NJ Life Insurance Exam Study Guide 2024

Adverse Selection

Correct Answer is insuring of risks that are more prone to losses than the average risk

Lapse

Correct Answer is policy termination due to nonpayment of premium

Insurance

Correct Answer is transfers risk of loss from an individual or business entity to an insurance company which in turn spreads the costs of unexpected losses to many individuals

Life Insurance

Correct Answer is protects against loss associated with an insured's death, and pays a death benefit to beneficiaries upon death of the insured

Solicitation of Insurance

Correct Answer is an attempt to persuade a person to buy an insurance policy

Buyers Guide

Correct Answer is provides basic, generic information about life insurance policies that contains language approved by the Department of Insurance

- Explains how a buyer should go about choosing the amount and type of insurance to buy
- Explains how a buyer can save money comparing the costs of familiar policies

Policy Summary

Correct Answer is a written statement describing the features and elements of the policy being issued

Must provide:

- name and address of agent
- full name and home office or administrative office of the insurer
- generic name of the basic policy
- each rider

Illustrations

Correct Answer is a presentation or depiction that includes non guaranteed elements of a policy of individual or group life insurance over a period of years

Life Insurance Illustration

- Correct Answer is Distinguish between guaranteed and projected amounts
- clearly state that an illustration is not a party of the contract

Nj Ask Study Guide 2015

Froma P. Roth, Colleen K. Worthington



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Adopting the Melody of Phrase: An Emotional Symphony within **Nj Ask Study Guide 2015**

In some sort of eaten by screens and the ceaseless chatter of instantaneous conversation, the melodic elegance and mental symphony created by the published word usually fade in to the backdrop, eclipsed by the constant noise and disruptions that permeate our lives. Nevertheless, situated within the pages of **Nj Ask Study Guide 2015** a charming fictional prize overflowing with raw feelings, lies an immersive symphony waiting to be embraced. Constructed by a wonderful musician of language, this captivating masterpiece conducts viewers on a psychological trip, skillfully unraveling the concealed tunes and profound affect resonating within each carefully crafted phrase. Within the depths with this touching assessment, we will discover the book is main harmonies, analyze their enthralling writing type, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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