

# PASSTCERT

QUESTION & ANSWER

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**Exam : Life Agent Series 11-44**

**Title : OHIO Life Insurance Agent  
Series 11-44**

**Version : DEMO**

1.Which of the following is a provision in an interest-sensitive life policy which allows the policyowner to withdraw the policy's cash value Interest free?

- A. Partial Surrender.
- B. Automatic Premium Loan.
- C. Waiver of Premium.
- D. Spendthrift Clause.

**Answer: A**

2.The proposed insured's statements on a life insurance application are considered to be

- A. absolute statements.
- B. misrepresentations.
- C. representations.
- D. warranties.

**Answer: C**

3.In Ohio, an agent must be appointed by the Insurer within how many days from the date the agency contract is executed, or the first Insurance application is submitted?

- A. 10
- B. 15
- C. 20
- D. 30

**Answer: B**

4.An insured wants to purchase a policy with three key elements: flexible premium, death benefit, and the choice of mutual funds where the cash value will be invested in a separate account. The insured should purchase

- A. universal life.
- B. adjustable life.
- C. variable universal life.
- D. graded premium whole life.

**Answer: C**

5.Contributions made to a Roth IRA are

- A. partially tax deductible.
- B. not tax deductible.
- C. only tax deductible at age 50 or older.
- D. tax deductible at retirement.

**Answer: B**