

## PROFESSIONAL ISSUES TRAINING -- 31 CE HOURS -- DOI #71804

1. Which of the following are features of adjustable whole life insurance?
  - A. It is a product developed for persons with changing insurance needs
  - B. It allows death benefits to increase or decrease
  - C. It allows the insured to convert whole life into term and back again
  - D. All of the above
2. The new Hope Scholarship Credit is a federal tax credit for qualified tuition and related expenses paid for a student's \_\_\_\_\_ at an eligible educational institution.
  - A. First two years of post-secondary education
  - B. First 3 years of post-secondary ed
  - C. Third & 4<sup>th</sup> year
  - D. Four full years of post-secondary ed
3. Major advantages of a living trust are that it can \_\_\_\_\_ and \_\_\_\_\_.
  - A. Shelter taxes / avoid liability
  - B. Avoid costs & delays of probate / avoid publicity of probate
  - C. Protect assets / avoid taxes
  - D. Reduce taxes / eliminate liability claims
4. An annuity with a period certain is also known as \_\_\_\_\_.
  - A. A permanent solution to income
  - B. The best tax shelter around
  - C. The guaranteed minimum annuity
  - D. The safest bet annuity
5. In an equity indexed annuity, when an automatic rollover feature is present, the owner is typically limited to a period of time to decide whether or not to recommit to the next term. Typically, this period of time is \_\_\_\_\_.
  - A. 15 days
  - B. 20 days
  - C. 25 days
  - D. 30-60 days
6. Generally speaking, premiums paid by a company for key employee insurance are not deductible because the company is typically the beneficiary. However, if \_\_\_\_\_ of the company were the beneficiary, these premiums would probably be deductible.
  - A. The individual managers
  - B. The relatives
  - C. The shareholders
  - D. The creditors
7. Liabilities of an estate can be categorized into two groups: \_\_\_\_\_ and \_\_\_\_\_.
  - A. Taxable / non-taxable
  - B. Lifetime / final expenses
  - C. Exempt / non-exempt
  - D. Under \$600,000 / over \$600,000
8. What are the three legal means by which an estate can be administered?
  - A. By will, trust or power of appointment
  - B. By law, feaseance or condemnation
  - C. By contract, implied authority or court ruling
  - D. By motion, appeal or legal intervention
9. Without a will, property of a deceased is usually distributed as follows:
  - A. The surviving spouse inherits all community property
  - B. The surviving spouse inherits 1/3 of separate property
  - C. Surviving children and other relatives inherit 2/3 of separate property
  - D. All of the above can happen
10. Which of the following are factors top consider when determining asset allocation for an investor's financial plan?
  - A. Age
  - B. Types of investments & risk tolerance
  - C. Financial goals and objective
  - D. All of the above
11. Which of the following is true about mortgage bonds?
  - A. All of the following
  - B. They are relatively safer than other corporate bonds
  - C. They are called senior debt securities
  - D. They have priority over other claims against corporate property
12. Variable annuities were created to meet the demands of people who understand and don't want to put up with the risk of \_\_\_\_\_.
  - A. Taxes of any kind
  - B. Inflation
  - C. Capital gains
  - D. CD's
13. The Taxpayer Relief Act permits a child tax credit beginning in 1999 of \$\_\_\_\_\_, increasing to \$\_\_\_\_\_ in subsequent years.
  - A. \$1,000 / \$1,500
  - B. \$400 / \$500
  - C. \$750 / \$1,250
  - D. \$900 / \$1,000
14. Under the Taxpayer Relief Act, a higher Unified Tax Credit is phased in over the years as well as new estate exemption limits. Which of the following represents the new phase-in year and amount?
  - A. 1999 - \$211,300 Unified Credit
  - B. 2001 - \$675,000 Exempt Estate
  - C. 2005 \$950,000 Exempt Estate
  - D. All of the above are correct

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15. Concerning retirement planning, who is author Craig Karpel referring to in coining the term “dumpies”?
- A. Anyone over 55 years of age
  - B. Children of all baby boomers
  - C. Unprepared mature people like baby boomers who spend high today with no concern for tomorrow
  - D. Professional sanitation workers
16. A defined benefit retirement plan provides \_\_\_\_\_ of pension benefits for an employee. The amount of this benefit usually depends on the employee’s \_\_\_\_\_ and their level of pay.
- A. A fixed amount / length of service
  - B. An undetermined amount / age
  - C. \$1,000,000 / cooperation
  - D. \$500,000 / age
17. A Charitable Lead Trust is the reverse of a Charitable Remainder Trust because it gives the income to \_\_\_\_\_ for a period of time and passes the property to the \_\_\_\_\_.
- A. Needy individuals / charity
  - B. Charity / Donor’s beneficiary
  - C. The beneficiaries of the donor / charity
  - D. A corporation / charity
18. Group Insurance Plans provide a Master Contract between employer and the insurance company. The employee receives a document known as \_\_\_\_\_ which provides the specific coverage.
- A. An individual contract
  - B. A specific contract
  - C. A Certificate of Insurance
  - D. A policy of individual rights
19. Concerning retirement planning, a Keogh plan should be used when a non-corporation wishes to provide retirement benefits to \_\_\_\_\_ as an incentive as well as retirement savings for the owner.
- A. Owner employees
  - B. Regular employees
  - C. Part-time employees
  - D. Past employees
20. Which of the following is true about Testamentary Trusts?
- A. They are created under terms of a will
  - B. They may provide for estate tax savings when properly drafted
  - C. To become effective, a probate is required
  - D. All of the above
21. The definition of a charity for federal income tax purposes is different than a qualified charity for federal estate tax purposes. For income tax purposes, the donee must be a \_\_\_\_\_ whereas the donee for estate tax charitable giving can be domestic or foreign.
- A. Domestic organization
  - B. Legal corporation
  - C. Company worth \$1,000,000 or more
  - D. Handicap organization
22. Which of the following are qualifying events that would allow an individual to continue to receive benefits under COBRA?
- A. Termination of the employee
  - B. Divorce or death of a covered employee
  - C. A covered employee becoming entitled to benefits of Social Security Disability.
  - D. All of the above
23. The Variable Annuity Theory establishes that the market value of securities inside the annuity will generally move in the direction of \_\_\_\_\_.
- A. The least resistance
  - B. The cost of living
  - C. The highest possible yield
  - D. Guaranteed results
24. One of the features of an Equity Indexed Annuity is the “minimum contract value”. This value is actually a “safety net” that ensures a \_\_\_\_\_ is available to the customer.
- A. Guaranteed minimum cash value
  - B. Minimum return
  - C. Bonus return
  - D. Tax-free return
25. Which of the following could be considered a potential loss that results from the death of a key employee?
- A. Loss a managerial experience
  - B. Decrease in sales
  - C. Potential loss of credit by creditors
  - D. All of the above
26. A Generation Skipping Trust was first established to allow the transference of assets to a generation at least \_\_\_\_\_ levels younger without the payment of estate taxes. However, in recent years, federal and some state rules have imposed generation-skipping taxes.
- A. One
  - B. Two
  - C. Three
  - D. Four

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27. Probate proceedings may be either domiciliary or ancillary. Domiciliary means that proceedings \_\_\_\_\_.
- A. Are conducted in front of a judge
  - B. Are held within 90 days of death
  - C. Are brought in the state where the deceased person lived
  - D. Never leave the home of the deceased
28. The "stated value" of a stock is virtually the same as par value. A stated value is quoted because when the company incorporated, it did not \_\_\_\_\_.
- A. File the proper papers with SEC
  - B. Have par value status
  - C. Assign a par value to its common stock
  - D. Need to have a par value
29. Variable whole life provides whole life and inflation protection. In addition, this product features
- A. Cash accumulation on a tax-deferred basis
  - B. A guaranteed death benefit
  - C. Level premium payments
  - D. All of the above
30. Why are annuities referred to as "upside down" Insurance?
- A. They cost three times as much
  - B. Life insurance distributes at death while annuities typically distribute when the annuitant is alive.
  - C. Annuities are illegal in some states
  - D. No one knows
31. Why do many equity indexed annuities use the Standard & Poor's 500 as their earnings gauge?
- A. It is widely recognized as the benchmark of US stock market performance.
  - B. It has been a leading economic indicator since 1968
  - C. It represents over 70% of the US equity market's capitalization
  - D. All of the above & more
32. In estate planning, "liquid assets" are assets which readily be converted to \_\_\_\_\_ without serious loss.
- A. Marketable securities
  - B. Cash
  - C. Negotiable commodities
  - D. Spendable money
33. The Uniform Gift to Minors Act requires that gifts for children be held by a custodian until the children reach \_\_\_\_\_.
- A. 18 Years
  - B. 21 Years
  - C. 25 Years
  - D. A specified age (usually 18 to 21 years)
34. A Zero Coupon Bond is defined as a bond that pays \_\_\_\_\_ but is priced at a discount to face value at maturity.
- A. No Interest
  - B. Minimal interest
  - C. Maximum interest
  - D. 10% interest
35. What are the major differences between variable annuities and equity indexed annuities?
- A. To sell variables, you must be an insurance agent and have a Series 6 or 7 securities license
  - B. With equity indexed annuities, the insurance carrier bears the investment risk while annuitants in variables have risk of loss
  - C. Variables do not offer minimum guaranteed values, equity indexed do
  - D. All of the above & more
36. As the baby boomers get older, they'll require more financial resources than any previous because \_\_\_\_\_.
- A. They are selfish individuals
  - B. They will live longer than any previous generation
  - C. They are smarter than those before them
  - D. They will retire earlier than their parents
37. What are possible advantages of funding a qualified pension plan with life insurance?
- A. Life insurance is safe
  - B. Tax advantages, although reduced inside a plan, have not been eliminated
  - C. The cost of insurance can be lower inside a plan
  - D. All of the above & more
38. In life insurance, an "insurable interest" most closely means that the owner of the life insurance policy must have an interest in the insured that is \_\_\_\_\_ before the issuance of the policy .
- A. Completely verified
  - B. Acceptable by the underwriters
  - C. Known to at least 3 people
  - D. Recorded at the County
39. A Multiple Employer Trust (MET) is one way in which a small groups of employees can receive benefits of a group health plan by joining other small groups to form a trust. Unfortunately, MET groups are subject to \_\_\_\_\_ and available only to single employer groups.
- A. Stricter underwriting than members of a large group
  - B. Higher costs than individual plans
  - C. Fewer services than individual plans
  - D. Substantial state regulation

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40. In equity indexed annuities, "Enhanced Point-to-Point" is an indexing method that measures the index from start to finish and \_\_\_\_\_ at the end of each Index Interval.
- A. Subtracts fees
  - B. Adds bonus interest
  - C. Credits gains
  - D. Withholds tax
41. Death benefits of an Equity Indexed Annuity can vary widely. The important question to ask is whether the death benefit includes \_\_\_\_\_ and if so, as of what date?
- A. Taxes
  - B. Additional index interest earnings
  - C. Viatical access
  - D. Cash values
42. Adjustable whole life insurance is a variation on both term and straight life. In theory, as a persons life changes, the \_\_\_\_\_ and \_\_\_\_\_ can also be adjusted.
- A. Credit and loan portion
  - B. Face amount and premium
  - C. Cash value and loan portion
  - D. Death benefit and cash value
43. In estate planning, a "conservation device" is a plan through which property in an estate is \_\_\_\_\_ so that it is not wasted or depleted by unnecessary expenditures.
- A. Liquidated
  - B. Collateralized
  - C. Managed
  - D. Evaluated
44. Each state has its own INTESTACY LAW which governs the estates for individuals who die without a will. Most states \_\_\_\_\_ the disinheritance of a spouse.
- A. Encourage
  - B. Forbid
  - C. Restrict
  - D. Somewhat discourage
45. A valid will can be made by anyone who is \_\_\_\_\_ years or older.
- A. 18
  - B. 21
  - C. 25
  - D. 30
46. In Multi-Entity Protection, the purpose of a family limited partnership is to \_\_\_\_\_.
- A. Save income taxes
  - B. Save estate taxes only
  - C. Protect personal assets from creditors
  - D. Replace wills & trusts
47. In financial planning, the investment pyramid describes "speculative" investments as which of the following
- A. Commodities
  - B. Options
  - C. Limited partnerships
  - D. All of the above
48. An ESOP plan can help when a company is looking for an advantageous vehicle for the company to \_\_\_\_\_.
- A. Save taxes
  - B. Borrow money for business needs
  - C. Eliminate employee theft
  - D. Protect assets from creditors
49. A Multiple Employer Welfare Association (MEWA) is actually a group a business owners who get together
- A. For monthly donuts
  - B. To save on taxes
  - C. As a self-insured association
  - D. To share new marketing ideas
50. Which of the following bonds is considered the safest?
- A. General Obligation Bonds
  - B. Revenue Bonds
  - C. Industrial Revenue Bonds
  - D. They are all high risk
51. Which of the following are considered reasons for the growth of "private pensions"?
- A. Increased productivity of workers
  - B. Tax considerations
  - C. Wage stabilization and union demands
  - D. All of the above are reasons
52. In estate planning, tenants in common is described as two or more persons who each have an \_\_\_\_\_ interest in property. When a person dies, his interest is directly passed to his heir's, not to the surviving tenants.
- A. Undivided
  - B. Divided
  - C. Individual
  - D. Executive
53. Estate assets are anything a person owns that has value. Legally speaking, however, assets consist of \_\_\_\_\_.
- A. Unencumbered property
  - B. Property that is available to pay debts
  - C. Possessions that can be sold within 30 days
  - D. Any property that can be titled

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54. If there is no will and no executor designated for an estate, the court will appoint \_\_\_\_\_ who has the same duties as an executor.
- A. A Judge
  - B. A trustee
  - C. An administrator
  - D. A substitute beneficiary
55. A possible consideration for aid in paying federal estates taxes due upon death is IRS Code 6166. This code section allows \_\_\_\_\_
- A. Installment payments
  - B. Cancellation of taxes due
  - C. Waiver of all state taxes
  - D. A reduction in tax due to illness
56. What are some of the effects of the Tax Reform Act of 1988?
- A. New coverage tests and accelerated vesting for qualified pension plans
  - B. Changed rules for qualified pension and social security integration
  - C. Lowered limits for retirement benefits that begin before age 65
  - D. All of the above
57. Of the following bonds, which is typically known for producing the highest yield?
- A. Industrial Revenue Bond
  - B. Revenue Bond
  - C. General Obligation Bond
  - D. None of the above are income-producing bonds
58. "Vested interest in a pension" means that
- A. The value of the pension has exceeded \$100,000
  - B. The value of the pension has exceeded \$500,000
  - C. A creditor has liened the pension
  - D. Monies are due even if the person has not yet retired when he/she died
59. What are some benefits of owning stock?
- A. Income (dividends) and capital gains
  - B. Limited liability
  - C. Transfer rights
  - D. All of the above are benefits
60. Which of the following features describe variable universal life insurance?
- A. Flexible premiums and death benefit
  - B. Partial and total withdrawals from the cash accumulation account
  - C. Death benefits with a minimum guarantee
  - D. All of the above
61. A durable health care power authorizes another person to make medical decisions \_\_\_\_\_
- A. For a person who is unable to do so
  - B. For all beneficiaries of a trust
  - C. In the absence of an executor
  - D. For a parent r legal guardian
62. Recent ruling have added flexibility to Charitable Remainder Trusts. Now a person interested in creating a CRT can retain the right to:
- A. Change the charitable beneficiary
  - B. Replace the initial trustee
  - C. Name himself as the trustee
  - D. All of the above
63. Which of the following is true about immediate annuities?
- A. They are purchased using a single premium
  - B. Money is turned over to the insurance co on an irrevocable basis
  - C. The insurance co pays the annuitant an income for life or the length of option chosen
  - D. All of the above
64. The Taxpayer Relief Act of 1997 provided major federal legislation aimed at \_\_\_\_\_ for "some" American families, business owners and investors.
- A. Raising taxes
  - B. Cutting taxes
  - C. Modifying taxes
  - D. Levying taxes
65. Recently, the IRS has "sweetened the pot" for informants who snitch on tax cheats. The IRS will pay \_\_\_\_\_% of the tax recovered as a reward for information leading to the recovery of back taxes.
- A. 5%
  - B. 10%
  - C. 15%
  - D. 20%
66. Concerning retirement transition planning, when someone is two years away from retirement, he should focus on
- A. Making sure goals are realistic
  - B. Repositioning assets and benefits
  - C. Analyzing available retirement income
  - D. All of the above
67. The purpose of a "wealth replacement trust" is to replace the value of \_\_\_\_\_ gifted to a charitable entity to the donor's heirs.
- A. An asset
  - B. Real estate
  - C. Personal property
  - D. Trust income

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68. A future interest in property is any interest or right that will \_\_\_\_\_ at some time in the future.
- A. Transfer
  - B. Revert
  - C. Vest
  - D. Cancel
69. In many cases, annuities may \_\_\_\_\_ as includible assets in the formula to determine whether parents will qualify to get help in funding their college education.
- A. Be added
  - B. Not count
  - C. Be considered
  - D. Not be waived
70. One of the main issues surrounding key employee insurance is who owes federal estate tax when the insured dies. If the insured key employee did not have any \_\_\_\_\_ in the policy, the proceeds will not be subject to federal estate taxes in the insured's estate.
- A. Ownership or beneficial interest
  - B. Interest
  - C. Connection
  - D. Money invested
71. The Unified Credit was created by the federal government in order to \_\_\_\_\_ the federal gift or federal estate tax of each citizen.
- A. Augment
  - B. Add to
  - C. Offset
  - D. Eliminate
72. In financial planning, the purpose of diversification is to \_\_\_\_\_.
- A. Make more commissions
  - B. Impress friends with lots of investments
  - C. Minimize and investor's loss
  - D. Maximize profit
73. When a mutual fund advertises that they are diversified, it implies that \_\_\_\_\_% of it's investment dollars are invested according to specific rules.
- A. 25%
  - B. 50%
  - C. 75%
  - D. 90%
74. Home sale profits, under new tax provisions, are excluded from tax up to \$\_\_\_\_\_ for those filing a joint tax return.
- A. \$100,000
  - B. \$300,000
  - C. \$425,000
  - D. \$500,000
75. New laws alter the schedule for self-employed health insurance deductions. A 100% deduction will be allowed starting in \_\_\_\_\_.
- A. 2000
  - B. 2001
  - C. 2007
  - D. 2010
76. Concerning Social Security, a person is considered "fully insured" for life if he has \_\_\_\_\_ quarters of coverage.
- A. 18
  - B. 25
  - C. 30
  - D. 40
77. A Simplified Employee Pension (SEP IRA) must cover all employees who are at least \_\_\_\_\_ years old and who have worked for the employer during 3 of the preceding 5 calendar years.
- A. 16
  - B. 18
  - C. 21
  - D. 25
78. In group insurance, a policy exclusion must be \_\_\_\_\_ in the exclusion part of the insurance policy contract or it cannot be excluded.
- A. In bold type
  - B. Specifically listed
  - C. Underlined
  - D. In red print
79. Which of the following might be a "modifier" in an equity indexed annuity contract?
- A. Caps
  - B. Averaging
  - C. Spread load
  - D. All of the above
80. Endowment life insurance is a promise to pay the face amount upon \_\_\_\_\_.
- A. Any one of the following
  - B. Death
  - C. Attainment of a pre-determined age
  - D. A certain event
81. In estate planning, the "future value" is the anticipated value of property according to \_\_\_\_\_.
- A. An appraiser
  - B. An accepted economic standard (index)
  - C. The donor
  - D. Any qualified attorney
82. A Personal Insurance Trust is created by a grantor to benefit \_\_\_\_\_.
- A. Individuals
  - B. Institutions
  - C. Business interest of the grantor
  - D. A & B only

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83. What is an advanced benefit plan?
- A. A convertible group term life policy bought with pre-tax contributions
  - B. A special trust which purchases an insurance policy
  - C. A group life policy with a conversion feature allowing a term policy to become a whole life policy
  - D. All of the above together describe an advanced benefit plan
84. Treasury stock is defined as those shares trading in the secondary market which are repurchased by its own corporation. Why would a company repurchase its own stock?
- A. The market price is too low
  - B. Shares are needed for an employee purchase program
  - C. The company has too much cash and they do not want to be bought by another company
  - D. All of the above
85. Which of the following describes "family combination insurance"?
- A. It combines both whole life and term insurance
  - B. Whole life is provided on the wage owners life
  - C. Other family members are covered with term insurance
  - D. All of the above are features of family combination insurance
86. Why have recent tax laws caused a "Variable Annuity Alert"?
- A. Distributions from variable annuities are taxed at ordinary income tax rates
  - B. Variables are no longer tax-deferred investments
  - C. Premiums made to variable contracts are fully taxed
  - D. Variables now offer no tax advantage whatsoever
87. What are the major DISADVANTAGES of a defined benefit pension plan?
- A. It is difficult and complex to design and understand
  - B. Start-up and administration costs are high
  - C. There is no tax deferral
  - D. A & B only
88. The IRS rules on irrevocable life insurance trusts are full of pitfalls. That is why experts highly recommend
- A. Corporate or other responsible trustees
  - B. You do not use them
  - C. Life insurance be paid direct to your beneficiaries
  - D. A completely anonymous owner
89. A retroactive premium approach to group insurance underwrites a group for less than the standard monthly premium with an agreement that is the group's claims exceed a pre-determined level, the \_\_\_\_\_ will reimburse the insurer.
- A. Employee
  - B. Insured
  - C. Employer
  - D. Group
90. One of the major problems with purchasing long term care insurance by retirees is \_\_\_\_\_.
- A. Cost
  - B. Qualifying
  - C. The length of coverage is too short
  - D. They will probably outlive their policies
91. Why aren't equity indexed annuities typically registered as a security?
- A. Their performance of the contract does not vary directly with the underlying assets, its linked to the equity market
  - B. The insurance carrier bears investment risk
  - C. Annuities of any kind are never considered a security
  - D. A & B only
92. Which of the following might be considered a key employee?
- A. Managers or highly paid employees
  - B. Employees responsible for sales
  - C. Highly thought of employees
  - D. All of the above
93. When is a nuncupative will used?
- A. When there are no assets to distribute
  - B. When the estate owner is on his death bed and doesn't have time for an attested will
  - C. When BOTH real and personal property are involved
  - D. When courts require it
94. The Uniform Simultaneous Death Act provides that each spouse is considered to have \_\_\_\_\_ with respect to his/her property. While this may appear to have its advantages, it also deprives either spouse from using the marital deduction to reduce estate taxes.
- A. Died before the other
  - B. Survived each other
  - C. Preference if respective estates act quickly
  - D. Cancelled the priority of the other

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95. On the heels of major tax breaks in insurance policies, Congress, in 1984, established guideline tests which defined life insurance. Which of the following is considered a guideline test?

- A. A policy must meet the definition of life insurance as established by law
- B. A policy must pass cash value or guideline premium corridor tests
- C. A policy must have reasonable mortality charges
- D. All of the above

96. Callable preferred stock is most beneficial to the \_\_\_\_\_ because it can be "called" when expectations of the stock are below what was originally planned.

- A. Investor
- B. Issuer
- C. IRS
- D. Broker of record

-END EXAM--



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