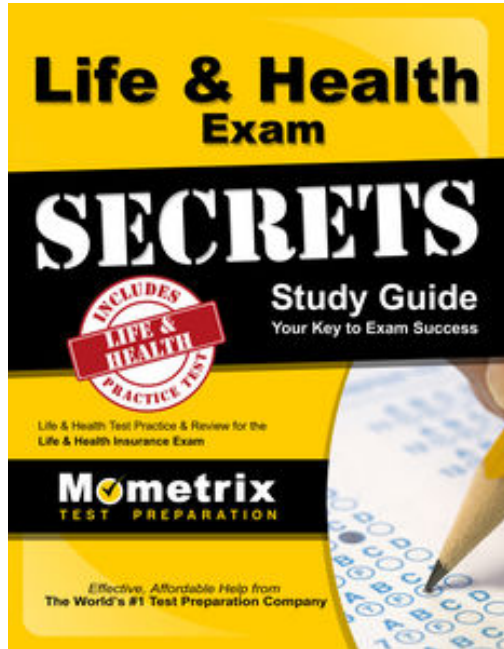


# Life & Health Exam Secrets Study Guide: Read EBooks PDF English Life & Health Exam Secrets Test Prep Team



**Life & Health Exam Secrets Study Guide: download or read online Life & Health Exam Secrets Test Prep Team PDF gratuito per e-book / ePub / Mobi / Mp3 / Txt, Get the test prep help you need to be successful on the Life & Health test.** The Life & Health Exam is extremely challenging and thorough test preparation is essential for success. *Life & Health Exam Secrets Study Guide* is the ideal prep solution for anyone who wants to pass the Life & Health Exam, as well as avoid those last-minute Life & Health Exam cram sessions. Not only does it provide a comprehensive guide to the Life & Health Exam as a whole, it also provides practice test questions as well as detailed explanations of each answer.

***Life & Health Exam Secrets Study Guide*** includes:

A detailed overview of the Life & Health Exam  
An analysis of types of life policies  
A guide to life policy riders, provisions, options, and exclusions  
An examination of completing the applications, underwriting and delivering the life policy  
A full study of taxes, retirement, and other life insurance concepts  
An in-depth look at types of health policies  
A breakdown of health policy revisions, clauses, and riders  
An extensive review of social insurance  
A review of other health insurance concepts  
An in-depth look at field underwriting procedures  
Comprehensive practice Life & Health Exam questions with detailed answer explanations

It's filled with the critical information you'll need in order to do well on the test: the concepts, procedures, principles, and vocabulary that the state licensing boards expects you to have mastered before sitting for the exam.

## **The Types of Life Policies section covers:**

Ordinary straight life  
Universal whole life and variable whole life  
Convertible term life  
Fixed and variable annuities

## **The Life Policy Riders, Provisions, Options, and Exclusions section covers:**

Accidental Death and Dismemberment  
Primary and contingent beneficiaries  
Accelerated death benefits

## **The Taxes, Retirement, and Other Life Insurance Concepts section covers:**

Underwriting  
Determining a client's personal and business insurance needs  
Social Security benefits

## **The Types of Health Policies section covers:**

Disability income  
Health savings accounts, health reimbursement accounts, and Flexible Spending Accounts  
Group health insurance coverage  
Vision insurance

## **The Health Policy Revisions, Clauses, and Riders section covers:**

Entire contract  
Timely payment of claims  
Coinsurance  
Conditionally renewable and optionally renewable

## **The Social Insurance section covers:**

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**The Other Health Insurance Concepts section covers:**

Total disability Workers compensation

**The Field Underwriting Procedures section covers:**

Underwriting life insurance policies Aleatory contracts Representations

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