

15. Which of the following are true about a flexible premium variable life insurance policy?
- I. The premium payments are fixed
 - II. The cash value is not guaranteed
 - III. Investments are chosen by the insurance company for deposit in a general account
- A. II only
 - B. II & III
 - C. I & II
 - D. I, II, & III
16. The maximum sales charge of a VLI policy over its life is:
- A. 8 ½%
 - B. 9%
 - C. 15%
 - D. 50%
17. How long does an investor have to convert a variable life insurance policy to a whole life insurance policy without needing another medical examination?
- A. 6 months
 - B. 12 months
 - C. 18 months
 - D. 24 months
18. If a spread load VLI is canceled within 2 years of purchase, the holder is entitled to a refund of the contract's cash value plus:
- A. All sales charges
 - B. Nothing
 - C. 10% of all sales charges
 - D. All sales charges exceeding 30% in the first year and 10% in the second year
19. Which of the following is a non-qualified pension plan?
- A. Deferred compensation
 - B. IRA
 - C. 401K
 - D. Profit sharing plan
20. Which of the following is true about a qualified retirement plan established by a company?
- A. It is subject to ERISA regulation
 - B. Employee contributions are not tax-deductible
 - C. Employer contributions are not tax-deductible
 - D. Money earned is taxed each year
21. Which of the following may participate in a deferred compensation plan established by a company?
- A. Employees
 - B. Directors
 - C. Both (A) and (B)
 - D. Neither (A) nor (B)
22. Which of the following investments would be most suitable for a married couple in their 20s with money deposited in an IRA?
- A. Index options
 - B. Commodities
 - C. Growth funds
 - D. Limited partnerships
23. How much can a married couple contribute into IRAs annually if one spouse is working while the other is not?
- A. \$6,000 total
 - B. \$7,000 total
 - C. \$6,000 each in two separate IRAs
 - D. \$7,000 in one IRA and \$1,000 in another IRA

Series 6 Questions And Answers

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