

# **LLQP Practice Exam 150 Questions and Answers (100% Verified).**

What kind of life insurance beneficiary requires his/her consent when a change of beneficiary is made?

- \*Irrevocable beneficiary
- \*Tertiary beneficiary
- \*Primary beneficiary
- \*Revocable beneficiary - ANSWER      \*Irrevocable beneficiary

(An irrevocable designation may not be changed without the written consent of the beneficiary.)

When can a policyowner change a revocable beneficiary?

- \*Anytime
- \*After the consent of the current beneficiary
- \*Never
- \*Only if primary beneficiary dies - ANSWER      \*Anytime

(With a revocable beneficiary designation, the policyowner may change the beneficiary at any time without notifying or getting permission from the beneficiary.)

M purchased an Accidental Death and Dismemberment (AD&D) policy and named his son as beneficiary. M has the right to change the beneficiary designation at anytime. What type of beneficiary is his son?

- \*Tertiary
- \*Irrevocable
- \*Revocable
- \*Contingent - ANSWER      \*Revocable

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
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