

# Sell Structured Settlement Practice Test Questions and Answers

## 1. What is a structured settlement?

- A) A lump-sum payment from a lawsuit
- B) A series of periodic payments made to a plaintiff following a legal settlement
- C) A type of retirement savings account
- D) A government benefit program

## 2. A 'guaranteed' period in a structured settlement means:

- A) Payments will increase each year
- B) A set number of payments will be made regardless of whether the payee lives or dies
- C) The insurance company guarantees high returns
- D) The government insures the payments

## 3. In a structured settlement, what is a 'lump-sum deferral'?

- A) A penalty fee for early settlement
- B) A single large payment scheduled at a future date within the payment stream
- C) An advance payment before the case settles
- D) A payment made to the plaintiff's attorney

## 4. What is a 'structured settlement annuity secondary market'?

- A) The original market where annuities are first sold to defendants
- B) The market in which factoring companies and investors trade previously issued structured settlement payment rights
- C) A stock exchange for annuity products
- D) A government marketplace for structured settlement transfers

**Answers: 1-B 2-B 3-B 4-B**

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