

MATURE MARKETS FINAL EXAM

1. Sales conduct is an agent's professional and ethical handling of _____ to best serve client's financial planning.
 - A. Company
 - B. Product
 - C. Sales presentation
 - D. All of the above
2. A cash needs analysis will typically determine how much is needed to _____.
 - A. Settle a deceased's estate
 - B. Send a child to college
 - C. Spend for home remodel
 - D. Finance a retirement home
3. Under records and standard procedures, one of the most important things an agent can do is to _____.
 - A. Buy the proper forms
 - B. Use a computer
 - C. Be consistent in your approach to ALL clients.
 - D. Never be without a notebook
4. A viatical settlement is a transaction whereby a party purchases all beneficial interest in a life insurance policy insuring the life of _____.
 - A. An person over age 65
 - B. Anyone who owns one
 - C. A terminally ill person
 - D. Both a husband and wife
5. Continuity of care refers to a continuous _____ in a timely and appropriate manner linking primary and specialty care.
 - A. Flow of care
 - B. Monitoring of services
 - C. Contracting
 - D. Health care
6. Moral hazard is a concern of insurers. It is the _____ that results when people have insurance coverage.
 - A. Anticipated costs
 - B. Increased use of services
 - C. Decreased use of care
 - D. Ignorance of care
7. A survivorship benefit clause in a long term care policy provides that when one spouse dies the other _____.
 - A. Must forfeit the policy
 - B. Receives a lump sum
 - C. Owes no further payments
 - D. Must takeover premium payments
8. When underwriting heart conditions, an applicant is likely to be rated when his triglycerides level exceeds _____.
 - A. 800
 - B. 200
 - C. 1000
 - D. 500
9. Chemotherapy involves the use of medications that will _____ and hopefully slow down its spread and growth.
 - A. Attack a tumor
 - B. Turn off the hormonal stimulation of the tumor
 - C. Mask the location of the tumor
 - D. Interfere with the tumor's blood flow
10. Which of the following is a income tax "sufficiency test" used to determine the net amount at risk in a life insurance contract:
 - A. Cash Value Accumulation Test
 - B. Guideline Premium Requirements
 - C. Cash Value Corridor Requirements
 - D. All of the above
11. Evaluating a universal variable life policy requires:
 - A. A monthly illustration over a number of years
 - B. An agreed upon premium and assumed rate of return
 - C. A year-by-year illustration to age 95
 - D. All of the above
12. "Indexing" an annuity is an investment strategy that seeks to _____.
 - A. Find the optimum rate of return
 - B. Match the performance of a defined group of securities
 - C. Provide a minimum return
 - D. Return 5% or more
13. "Programming" life insurance is the process an agent uses to _____.
 - A. Input client data in a computer
 - B. Establish a time line of when to purchase life insurance
 - C. Measure a client's desired financial goals against his present assets
 - D. Provide online assistance with a client's life insurance needs
14. A "per capita" beneficiary designation will distribute _____ to each beneficiary.
 - A. One share
 - B. Double
 - C. A specified amount
 - D. Unequal amounts

MATURE MARKETS FINAL EXAM

15. A durable health care power authorizes one person to make _____ for a person who is unable to do so.
- Medical decisions
 - Financial decisions
 - Beneficiary determinations
 - Legal decisions
16. A *Totten Trust* is created when a donor deposits his money into a bank account for _____, then names himself as trustee.
- The benefit of a minor
 - Five years
 - His spouse
 - A charity
17. Seniors like consistency and _____ in their business dealings
- Aggressiveness
 - Uniformity
 - Surprises
 - New techniques
18. Final expense needs can typically be met using an amount equal to _____ a client's gross monthly income.
- Two times
 - Four to five times
 - Eight times
 - Ten times
19. A pure endowment life policy promises to pay the face amount when _____.
- The insured dies
 - The insured reaches a pre-determined age
 - A certain event takes place
 - Any one of the above
20. "Accepting assignment" means that a health care provider agrees to accept Medicare's _____ as payment in full.
- Offer
 - Approved charge
 - Word
 - Next bid
21. Medicaid is a needs based program in that it provides benefits only to those who _____.
- Need it
 - Can afford it
 - Demonstrate a financial need
 - Prefer it over Medicare
22. Capitation in managed care is where a physician within the plan is paid _____.
- A flat fee per member
 - Monthly
 - For patients with head injuries
 - On the basis of illness treated
23. A chronically ill persons is defined as someone who is unable to perform at least two activities of daily living for a period of at least _____.
- 30 Days
 - 60 Days
 - 90 Days
 - 100 Days
24. A dependent spouse home care provision in long term care allows a policyholder's spouse to concurrently receive home health care _____.
- Once per month
 - For a small fee
 - During the same visit by the same provider
 - At different times
25. A client with an *angina history* are typically declined but may be considered a favorable risk if _____.
- They don't smoke
 - Symptoms are stable
 - He does not also have cardiac problems
 - All of the above
26. One of the major advantages of a "fixed annuity" is that the insurance company _____.
- Guarantees the principal deposited
 - Pays top dollar
 - Replaces up to 50% of any losses
 - Is not responsible for losses
27. The Variable Annuity Theory suggests that the market value of securities will generally move in the direction of _____, but usually stay ahead of it.
- T-Bills
 - The cost of living
 - Long term mortgage rates
 - The economy
28. A "per stirpes" beneficiary designation gives the share of a deceased child to _____.
- A spouse
 - His children
 - Parents
 - Nearest living relative
29. Without a will, property of a deceased is distributed in which of the ways below:
- Surviving spouse gets all community property
 - Surviving spouse gets 1/3 separate property
 - Surviving children and relatives get 2/3 separate property
 - All of the above apply

MATURE MARKETS FINAL EXAM

30. A gift annuity provides an individual beneficiary guaranteed income for life in exchange for _____.
- A. A direct gift to a charity
 - B. A promise to pay by the estate
 - C. The proceeds from a life insurance policy
 - D. A tax deduction
31. Serving seniors means that you must respect their _____.
- A. Age
 - B. Wisdom
 - C. Experience
 - D. Money
32. The policy ambiguity rule states that if the policy could imply that coverage is in force even when language does not exist, then coverage _____.
- A. May exist
 - B. Does extend to the policyholder
 - C. Cannot be possible
 - D. Will never be available
33. A graded death benefit final expense policy are used where serious health concerns are present. These plans provide _____ during the first few years of the policy.
- A. Limited benefits
 - B. Maximum payouts
 - C. Large cash values
 - D. Accelerated benefits
34. Medigap insurance policies are designed to fill gaps in Medicare coverage such as:
- A. Coinsurance amounts
 - B. Medicare deductibles
 - C. Coverage for services not paid by Medicare
 - D. All of the above
35. Under Medicaid (Medi-Cal) the "name on the check rule" treats married couples differently. Once a spouse is in a nursing home, each spouse's income is _____.
- A. Pooled
 - B. Attached
 - C. Considered separately
 - D. Taxed as one
36. Managed care plans use "physician gatekeepers" in response to complaints of the 70's that doctors were _____.
- A. Making too much money
 - B. Incompetent
 - C. Prescribing unnecessary hospitalization and other treatments
 - D. The only ones capable of a decision
37. What does adult day care provide?
- A. Services to and from the adult care center
 - B. Assistance with activities of daily living
 - C. Meals, snacks, health & medication monitoring, activities
 - D. All of the above
38. An insurer's "rating for pace makers" depends upon _____.
- A. The type of pace maker
 - B. The hospital where it was implanted
 - C. The underlying condition for which it was implanted
 - D. The cost of the unit
39. Limited pay life policies provide lifetime protection, however, premiums are _____.
- A. Limited to a specific period of years
 - B. Limited until the insured reaches a certain age
 - C. Less than normal premiums
 - D. A & B only
40. Asset allocation within a universal variable life product allows the policyholder to _____.
- A. Select the kinds of investment accounts used
 - B. Earn tax free returns
 - C. Include personal assets in an investment plan
 - D. Buy asset protection insurance
41. Post claims underwriting is the prohibited practice of accepting applicants with _____. When a claim is filed, a vigorous investigation is made to prove misrepresentation.
- A. Little or no health underwriting
 - B. Previous claims
 - C. Known health problems
 - D. Anticipated health problems
42. Wide variations in an insurer's ratings between several rating companies should _____.
- A. Be disregarded
 - B. Not be a concern
 - C. Send a signal that there are other factors of concern
 - D. Never be a factor in your decision
43. A buy-sell agreement permits a deceased's family to receive _____.
- A. Reduced taxes on the sale of the family business
 - B. The full value of the business in cash
 - C. Preferred treatment when selling the family business
 - D. Multiple offers to buy the family business through the Internet

MATURE MARKETS FINAL EXAM

44. Medicare Part A covers costs related to _____ for people 65 years old and over.
- A. Doctor visits
 - B. Hospital stays
 - C. Long term care
 - D. Home health care
45. The difference between Medicare SELECT policies and Medigap policies is that SELECT plans requires the insured to _____.
- A. Use specific hospitals and/or doctors
 - B. Wait 30 days before filing a claim
 - C. Pay higher premiums than Medigap plans
 - D. Pay their own emergency services
46. Medicaid (Medi-Cal) Spenddown is the process by which medical and nursing home care _____.
- A. Is spent down to \$500 or less
 - B. Is supplied free of charge
 - C. Reduces a person's assets to qualify
 - D. Someone other than the patient pays the bills
47. Under the "staff HMO" managed care concept,, the _____ owns and operates he health centers and clinics providing care.
- A. Doctors
 - B. Patients
 - C. Hospital
 - D. HMO
48. Utilization management is the process by which managed care plans determine care that is _____.
- A. Experimental
 - B. Excluded
 - C. Medically necessary
 - D. Financially prohibitive
49. Subrogation means that an insurer or health plan's right to collect payment from a liable party is _____ if the plan has paid for the patient's care.
- A. Waived
 - B. Substituted
 - C. Forfeited
 - D. Replaced
50. Skilled nursing care is care that can only be performed by or under the supervision of _____.
- A. Licensed nursing personnel
 - B. The HMO
 - C. A licensed physician
 - D. Trained health professionals
51. A restoration of benefits clause in a long term care plan allows the policy benefits to be restored to the original level if he receives care in a nursing home and _____.
- A. He reimburses all costs
 - B. He recovers
 - C. He pays half
 - D. Promises not to return
52. Most clients with an abdominal aortic aneurysm are _____.
- A. Uninsurable
 - B. Rated
 - C. Fully insurable
 - D. Insurable with a doctor's letter
53. The cash value accumulation test states that the net cash surrender value of a life insurance contract cannot exceed the discounted value of the net _____.
- A. Result
 - B. Single premium
 - C. Claim
 - D. Monthly premium
54. A CD Annuity allows an investor to surrender the annuity after _____ without any surrender charge.
- A. 30 days
 - B. 90 days
 - C. The initial period (one year)
 - D. Five years
55. All variable annuity contracts will be assigned an "assumed interest rate" (A.I.R) which represents the _____ for the annuity contract.
- A. Expected rate of return
 - B. Minimum return
 - C. Maximum return
 - D. Anticipated return after inflation
56. Which of the following are considered to be "estate plan impairments"?
- A. Costs associated with death (last illness, funeral, etc)
 - B. Unpaid bills and mortgages
 - C. Business obligations and claims
 - D. All of the above
57. Concerning revocable beneficiaries, the rule in most states is that such a beneficiary's interest is _____.
- A. Permanent
 - B. A mere expectancy
 - C. Remote
 - D. Clear and present

MATURE MARKETS FINAL EXAM

58. Defined benefit pension plans commit employers to pay _____ when an employee retires.
- A. All costs of retiring
 - B. 50% of retirement living
 - C. A certain benefit
 - D. An undetermined amount
59. Which of the following are advantages of revocable trusts?
- A. Avoiding probate
 - B. Avoiding legal guardianship
 - C. Relief from financial responsibility
 - D. All of the above
60. The significance of the Benton vs Paul Revere Life case in 1994 is that it is a clear responsibility of agents to _____.
- A. Treat clients professionally
 - B. Understand the difference between products he sells
 - C. Not misrepresent competitors
 - D. Handle premiums carefully
61. A "claims made exclusion" in your E&O policy means that you will be covered for _____.
- A. Only the claims that occur while the policy is in force
 - B. Claims made during the next 25 years
 - C. Your own fraud
 - D. Life
62. Enrollment in a Medigap policy is available to any person who is 65 or older who has enrolled in Medicare Part B regardless of _____.
- A. Income
 - B. Location
 - C. Health
 - D. Claims experience
63. Medicaid (Medi-Cal) Estate Recovery is a federal law that requires each state to recover the costs of nursing facilities and medical services from _____.
- A. Existing Medicaid patients
 - B. Other states
 - C. Estates of Medicaid recipients
 - D. Relatives of Medicaid patients
64. "Risk selection" allows managed care plans to *select* members for their plan by which of the following methods:
- A. Offering exercise programs to attract healthier members
 - B. Rewards for those meeting certain health criteria
 - C. Rating (charging different premiums) for certain sub-groups
 - D. All of the above
65. Custodial care focuses on _____ rather than skilled care.
- A. Financial assistance
 - B. Personal needs
 - C. Psychological care
 - D. Legal rights
66. Hands on assistance in long term care means a patient requires _____ to perform an activity of daily living.
- A. Physical assistance of another person
 - B. The presence of another person
 - C. Electronic monitoring
 - D. Mechanical devices
67. Underwriting cancer applicants is made easier with _____.
- A. Early detection
 - B. Modern treatment
 - C. Final stage applicants
 - D. A&B Only
68. A back end load in a life insurance contract is the amount of the policy account value _____ if the policy is surrendered.
- A. Received
 - B. Forfeited
 - C. Taxed
 - D. Loaned
69. Variable life insurance has been slow to develop for which of the following reasons?
- A. Policies must be registered as a security
 - B. Agents selling policies must register with NASD
 - C. Life insurance agents are uncomfortable with securities
 - D. All of the above
70. Southwest vs Binsfield is a landmark lawsuit because it makes all agents responsible to disclose _____ in client policy presentations.
- A. Premiums costs
 - B. Widely available options at a reasonable cost
 - C. Special riders
 - D. Privacy issues
71. Because second-to-die policies have a _____, their premiums are lower than conventional life insurance policies.
- A. Renewability clause
 - B. Simultaneous death provision
 - C. Lower survivorship risk
 - D. Vanishing premiums

MATURE MARKETS FINAL EXAM

72. Medicare's "prospective payment system" bases a patient's hospital payments on _____.
- A. Age
 - B. Income
 - C. The diagnosis at the time of admission to the hospital
 - D. Costs incurred
73. Medicaid trusts, previously established to limit a client's access to assets / income to become eligible for Medicaid, are no longer able to shelter _____ within the trust, regardless of whether distributions can be made or special limitations.
- A. Nonexempt income and Property
 - B. Taxes
 - C. Income of dependents
 - D. Insurance beneficiaries
74. "Total disability" in most disability insurance policies is usually defined as the insured's inability to _____.
- A. Perform material occupational duties
 - B. Perform duties of any occupation for which the insured is reasonably suited by education, training or experience
 - C. Walk or speak
 - D. A&B
75. Intermediate care nursing facilities provide _____ nursing and other medical care than skilled nursing facilities.
- A. More
 - B. Equal
 - C. Less
 - D. Substantially more
76. "Standby assistance", in long term care policies, means the _____ to prevent injury to individuals performing activities of daily living.
- A. Presence of another person within arm's reach
 - B. Physical assistance
 - C. Access of a nearby phone
 - D. Observation by a monitor
77. In a typical "life settlement" a policyowner agrees to _____ his policy to a third party who then becomes the new owner and beneficiary.
- A. Loan
 - B. Sell
 - C. Transfer
 - D. Assign
78. The insurability of an applicant with a "kidney transplant" history depends on _____.
- A. Age
 - B. The cause of the kidney failure & severity of associated disorders
 - C. The closeness of match and type of donor (live or cadaver)
 - D. All of the above are factors
79. The principal difference between whole life and variable life insurance is _____.
- A. The face amount
 - B. Premium financing
 - C. The investment factor
 - D. Taxation
80. Variable annuities were created because risk of fixed annuities was unacceptable. These risks include:
- A. Inflation risk
 - B. Interest rate risk
 - C. Variable annuity theory that the value of securities generally moves in the direction of the cost of living
 - D. All of the above
81. The minimum contract value feature of an equity index annuity is described as a safety net that ensures _____ is available to the consumer.
- A. Return of investment loss
 - B. A guaranteed minimum cash value
 - C. That double indemnity
 - D. The highest investment return
82. The role of the life insurance agent in estate planning is important. However, a life agent should not:
- A. Practice law, give legal advice or prepare legal documents
 - B. Dissuade a client from seeking advice of legal counsel
 - C. Obtain legal opinions from attorneys and circulate them as selling documents
 - D. All of the above
83. The Uniform Simultaneous Death Act in most states provides that if it cannot be determined whether an insured or beneficiary died first, the _____.
- A. Children always get the proceeds
 - B. Insured will be presumed to have survived
 - C. Beneficiary is presumed to have survived
 - D. Estate is immediately probated

MATURE MARKETS FINAL EXAM

84. A conservatorship is a legal arrangement whereby another person is authorized by the courts to oversee the _____ of an adult considered incapable of managing alone.
- Personal care
 - Property
 - Children
 - A&B
85. A bypass trust is often used by a person who remarries and wants to make sure that _____ after he dies.
- His new spouse is cared for
 - His children with the new spouse are cared for
 - His children from a previous marriage are provided for
 - His elderly parents are provided for
86. A reverse mortgage is another way of _____.
- Paying less in tax
 - Tapping home equity
 - Making adult children pay for a parent's home
 - Scamming elderly homeowners
87. Under the "client for life" method of marketing, long-term success is closely associated with _____.
- Building long-term relationships
 - Investment performance
 - Legal accuracy
 - Premium rebates
88. The purpose or object of the "initial interview" with a client is to gather information and _____.
- Make the sale
 - Uncover dominant needs
 - Obtain an appointment
 - Sign necessary papers
89. The Stivers vs National America Insurance case underscores the fact that an insured is entitled to rely on an agent's advice concerning _____.
- The meaning of policy provisions
 - Premium financing
 - Illustrations and quotes
 - Estate planning issues
90. Which of the following are critical policy options you might consider adding to your errors and omissions coverage:
- First dollar defense
 - Prior-acts coverage
 - Carrier solvency and "tail" coverage to protect your estate
 - All of the above
91. Which of the following are considered features of "final expense insurance":
- Guaranteed or simple issue
 - No medical exam required
 - 1-5 year waiting period
 - All of the above
92. Distributions from a Medicare + Choice MSA that are used to pay qualified medical expenses are _____.
- Illegal
 - Tax free
 - Tax deferred
 - Exempt as Medicaid countable income
93. As a general rule, assets are considered "countable" for Medicaid if _____.
- They exceed \$10,000
 - They are owned jointly by husband and wife
 - The principal of the item can be accessed
 - They are liquid
94. MSA (Medical Savings Accounts) eligibility is available to:
- Employees of a small employer who maintains a high-deductible health plan for his employees
 - Self-employed individuals who maintain a high-deductible health plan
 - Any employee who wants to supplement his existing coverage at work
 - A&B
95. The difference between an assisted living facility and a nursing home lies in the _____.
- Number of beds
 - Age of occupants
 - Method of treatment
 - Degree of assistance needed by the patient
96. Choosing an elimination or waiting period in a long term care insurance policy depends on a client's _____.
- Needs and ability to cover early costs of a chronic illness
 - Children
 - Mental abilities
 - Location
97. In underwriting a diabetic, understanding the *degree of control* is the key. For instance, a dependent with excellent control could obtain a better offer than a non-insulin dependent diabetic under poor control. _____ can help determine if the condition is "out of control".
- A doctor's exam
 - A written analysis
 - Lab findings
 - Physical appearances

MATURE MARKETS FINAL EXAM

98. An annuity with a period certain is also known as a guaranteed minimum annuity because it provides _____ without regard to whether or not the annuitant is still alive.

- A. Lifetime income
- B. Larger than normal
- C. Certain number of payments or amount of money
- D. The highest possible return

99. "Insurable interest" arises from a close or family relationship or economic interest in _____.

- A. The death of an insured
- B. The continued life of the person insured
- C. The beneficial interest of an estate
- D. Beneficiaries of an insurance policy

100. In a *malpractice lawsuit* against you, one of the first things an attorney looks to establish is that you did not follow _____ in dealing with his client.

- A. Instructions
- B. Industry guidelines
- C. Standard operating procedure
- D. Cash corridor guidelines

143	Mature Markets Exam	31 Hours	Instructions
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9	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	29	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	49	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	69	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	89	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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11	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	31	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	51	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	71	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	91	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	32	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	52	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	72	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	92	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	33	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	53	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	73	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	93	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	34	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	54	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	74	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	94	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	35	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	55	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	75	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	95	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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17	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	37	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	57	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	77	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	97	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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19	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	39	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	59	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	79	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	99	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
20	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	40	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	60	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	80	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	100	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>