

Primerica Life Insurance Study Guide 2021/2022

SCORE AN A+

Stranger-oriented life insurance policies are in direct opposition to the principle of

- a. law of large numbers
- b. good faith
- c. indemnity
- d. insurable interest

d. insurable interest-STOLI purchaser doesn't know the insured, or have any interest in the insured's longevity, so it violates the principle of insurable interest

If Tom's policy allows him to make periodic additions to the face amount at standard rates, without proving instability, his policy includes a

- a. Conversion option
- b. Non forfeiture option
- c. Guaranteed insurability option
- d. Guaranteed renewable option

c. Guaranteed insurability option- allows the policy owner to purchase specific amounts of additional insurance at specific dates or events, without providing continued insurability. Rates for the additions are based upon attained age.

The paid-up addition option uses the dividend

- a. to accumulate additional savings for retirement
- b. to purchase a smaller amount of the same type of insurance as the original policy
- c. to purchase a one-year term insurance in the amount of the cash value
- d. to reduce the next year's premium

b. to purchase a smaller amount of the same type of insurance as the original policy-additional permanent policy

Which is generally true regarding insureds who have earned preferred status?

- a. they keep a higher percentage of any interest earned on their policies
- b. their premiums are lower
- c. they can borrow higher amounts off of their policies
- d. they can decide when to pay their monthly premiums

b. their premiums are lower- the insured is in excellent physical condition and employs healthy lifestyles and habits

All of the following statements concerning the use of life insurance as an Executive Bonus are correct EXCEPT:

- a. the employer pays a bonus to a selected employee to fund to policy

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JE Gale



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