

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

Primerica Life Insurance Study Guide

G Orfield



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Reference Book of Corporate Managements Dun and Bradstreet, inc,1994 **D&B Reference Book of Corporate Managements** ,2007 **Conference on Life Insurance Company Products** ,2001 **Conference on Life and Health Insurance Litigation** ,2002 **From the Age of Derivatives into the New Millennium** Jerry W. Markham,2022-06-06 Originally published in 2002 this volume focuses on the growth of derivatives the savings and loan crisis the merger mania of the 1980s the accompanying insider trading scandals and the battle with inflation This history then reviews the market run up in the 1990s and the rebirth of finance that was being strongly pushed by the Internet economy as the third millennium began **best review** ,1993 *Best's Review* ,1991 Shadow in the Forest Marty Shopes,2019-04-15 Recalling a pivotal year as a senior in college leads the author on a journey to discover his life s arc The intimacy of his journals mix with a present day perspective to tell a life long coming of age story rich with inner thoughts and emotions From bittersweet memory emerges one person s life resolutions not as he usually desired but perfect beyond his own powers **Employers, Families, and Education** ,1997 Family involvement in education is good for business critical to children s school achievement and important in creating strong and vibrant communities This report discusses the role of businesses and employers in helping partners and family members be more involved in children s learning Throughout the report programs at specific companies are highlighted The introduction Better Education Is Everybody s Business notes that President Clinton s Call to Action for American Education in the 21st Century provides a focus for needed changes in education while encouraging local initiative and business involvement The next chapter Business Bottom Line discusses how employers can support employees who need to balance the demands of work and home and the research indicating that parents have a powerful influence on students The third chapter Integration of Work Family and Education discusses company policies that support family and employee involvement in education including flextime part time work options telecommuting and time off for school activities This chapter also discusses how companies support families through worksite and offsite programs including child care programs employer sponsored seminars parenting and training programs family support and information groups resource and referral services newsletters and Web sites and literacy training for adults The fourth chapter Community Based Efforts notes that employers are providing resources funding special school projects establishing volunteer mentor programs at many schools and initiating public awareness campaigns about the importance of education and parent involvement The report concludes with a discussion of the Partnership for Family Involvement in Education an initiative to promote children s learning through the development of family school community partnerships A Statement of Commitment is included which employers can fill out and mail to the Partnership for Family Involvement in Education Contains 14 references and a resource list of organizations programs and companies LPP *International Financing Review* ,1992

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