

Primerica-Life Insurance Exam Questions & Answers

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 - ANS - 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

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 - ANS - 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
- b. it is considered a non qualified employee benefit.
- c. the policy is owned by the company
- d. any type of insurance policy may be used. - ANS - c. the policy is owned by the company.

An insured receives a monthly summary for his life insurance policy. He notices that the cash value of the policy is significantly lower this month than it was last month. What type of policy does the insured have?

- a. variable
- b. term
- c. securities

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