

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 Ohio Life Insurance Study Guide

Kathleen Armour



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America's Corporate Families and International Affiliates, 1993 *Best's Insurance Reports*, 1989 Upon all legal reserve companies assessment associations and fraternal societies transacting business in the United States **The Corporate Finance Bluebook**, 1991 **BEST'S REVIEW**, 1988 **Martindale-Hubbell Law Directory** Martindale-Hubbell, 2002-03 *Financial Services Competition Act of 1997* United States. Congress. House. Committee on Commerce. Subcommittee on Finance and Hazardous Materials, 1997 **You Paid How Much For That?!** Natalie H. Jenkins, Scott M. Stanley, William C. Bailey, Howard J. Markman, 2002-10-01 Money is the number one problem area for couples because money isn't simply about dollars and cents If you scratch the surface of almost any money issue you'll find a relationship issue complicating if not actually driving the problem That's why *You Paid How Much For That?* not only sound reveals principles of money management but also provides you with practical tools to uncover and understand the deeper often hidden meanings of money and conquer the problems it raises in your relationship *You Paid How Much For That?* can help you to Learn how a Saver and Spender can live together happily Gain a healthy respect for what money can and can't do for you Understand how your upbringing culture and gender influence how you and your partner approach relationships and money differently Find out how to solve problems together in ways that promote teamwork Discover practical ways to get what you both want most Capture a vision for a prosperous and loving future together *Directory of Corporate Affiliations*, 1992 Described as Who owns whom the family tree of every major corporation in America the directory is indexed by name parent and subsidiary geographic location Standard Industrial Classification SIC Code and corporate responsibility **Stock Guide**, 2010-07 Monthly statistical summary of 5100 stocks *Sophisticated Estate Planning Techniques*, 1998 F & S Index United States Annual, 1994 *Moody's Bank and Finance Manual*, 1993 **Insurance Periodicals Index**, 1991 *Official Gazette of the United States Patent and Trademark Office*, 1988 **Federal Register**, 1989-06-19 **Corporate 500**, 1991 **Best's Insurance Reports, Property-casualty**, 1990 Predicasts F & S Index United States, 1993 A comprehensive index to company and industry information in business journals *Standard & Poor's Register of Corporations, Directors and Executives* Standard and Poor's Corporation, 2001 This principal source for company identification is indexed by Standard Industrial Classification Code geographical location and by executive and directors names *Working Mother*, 2001-10 The magazine that helps career moms balance their personal and professional lives

This book delves into Primerica Ohio Life Insurance Study Guide. Primerica Ohio Life Insurance Study Guide is an essential topic that must be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Primerica Ohio Life Insurance Study Guide, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to Primerica Ohio Life Insurance Study Guide
 - Chapter 2: Essential Elements of Primerica Ohio Life Insurance Study Guide
 - Chapter 3: Primerica Ohio Life Insurance Study Guide in Everyday Life
 - Chapter 4: Primerica Ohio Life Insurance Study Guide in Specific Contexts
 - Chapter 5: Conclusion
 2. In chapter 1, the author will provide an overview of Primerica Ohio Life Insurance Study Guide. This chapter will explore what Primerica Ohio Life Insurance Study Guide is, why Primerica Ohio Life Insurance Study Guide is vital, and how to effectively learn about Primerica Ohio Life Insurance Study Guide.
 3. In chapter 2, this book will delve into the foundational concepts of Primerica Ohio Life Insurance Study Guide. This chapter will elucidate the essential principles that must be understood to grasp Primerica Ohio Life Insurance Study Guide in its entirety.
 4. In chapter 3, this book will examine the practical applications of Primerica Ohio Life Insurance Study Guide in daily life. The third chapter will showcase real-world examples of how Primerica Ohio Life Insurance Study Guide can be effectively utilized in everyday scenarios.
 5. In chapter 4, this book will scrutinize the relevance of Primerica Ohio Life Insurance Study Guide in specific contexts. The fourth chapter will explore how Primerica Ohio Life Insurance Study Guide is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, the author will draw a conclusion about Primerica Ohio Life Insurance Study Guide. This chapter will summarize the key points that have been discussed throughout the book.
- This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Primerica Ohio Life Insurance Study Guide.

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