## Primerica Life Insurance Test Exam | 2023/ 2024 (Questions and Verified Answers with Rationales) 100% Correct

- 1. The reduction of premium option uses the dividend to reduce
  - Answer: Next year's premium
- 2. In a non contributory group policy
  - ~ Answer: 100% of eligible employees must participate
- 3. A representation in an insurance contract qualifies as a
  - ~ Answer: Implied warranty
- 4. Which of the following is NOT true of the agents implied authority
  - Answer: It is specifically stated in the contract
- When a whole life policy is surrendered for it's non forfeiture value, what is the automatic option
  - ~ Answer: Extended term
- Which provision may be added to a permanent life policy, at no cost, that insures that the policy will not lapse so long as there is cash value

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**Christian G. Meyer** 

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