

# LLQP STUDY NOTES

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## LESSON 9: Permanent Insurance – Interest Rate-Sensitive Insurance: Universal Life (U.L.)

- *Universal life insurance* is a combination of **insurance** and **investment** that offers flexibility unlike any other type of life insurance.
- The policy owner can:
  - increase or decrease the **face amount** of the insurance (with evidence of insurability)
  - add** more lives to be insured under the policy
  - substitute** one life insured for another
  - increase or decrease the **size** of the premiums
  - increase or decrease the **length of time** premiums are paid
  - change how the savings are **invested**
- In exchange for this flexibility, the policy owner must pay expenses to cover the costs the insurer incurs to administer the policy.
- There are three separate parts to a universal policy — **expenses**, **insurance** and, **investment**. The term used to describe this separation is *unbundling*.
- Unbundling these costs shows the policy owner exactly how much growth is occurring in the account, the rate of growth, and the costs of insurance and expenses.

### The Expense Component of a U.L. Policy

- Expense charges against the U.L. policy include:
  - administration
  - expenses
  - sales costs
- Expenses are deducted monthly from the account.

### The Insurance Component of a U.L. Policy

- The cost for insurance protection in a universal life policy is called the *mortality charge*. It is based on:
  - the age of the insured

# Llqp Study Notes

**Annelies Wilder-Smith**



## **Llqp Study Notes:**

## Adopting the Melody of Phrase: An Emotional Symphony within **Llqp Study Notes**

In some sort of consumed by screens and the ceaseless chatter of instantaneous connection, the melodic elegance and psychological symphony produced by the prepared term frequently disappear in to the back ground, eclipsed by the constant noise and distractions that permeate our lives. But, located within the pages of **Llqp Study Notes** a marvelous literary prize brimming with raw feelings, lies an immersive symphony waiting to be embraced. Constructed by a masterful composer of language, that captivating masterpiece conducts visitors on a psychological trip, skillfully unraveling the hidden tunes and profound impact resonating within each carefully crafted phrase. Within the depths with this touching assessment, we can discover the book is key harmonies, analyze their enthralling publishing fashion, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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