

LLQP STUDY NOTES

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

RJ Alexander



Llqp Study Notes:

Whispering the Techniques of Language: An Psychological Journey through **Llqp Study Notes**

In a digitally-driven world where displays reign supreme and quick connection drowns out the subtleties of language, the profound techniques and mental nuances hidden within phrases often get unheard. Yet, nestled within the pages of **Llqp Study Notes** a interesting fictional treasure blinking with organic feelings, lies an exceptional journey waiting to be undertaken. Composed by an experienced wordsmith, this wonderful opus encourages readers on an introspective trip, softly unraveling the veiled truths and profound impact resonating within ab muscles cloth of every word. Within the mental depths of the touching evaluation, we shall embark upon a genuine exploration of the book is primary themes, dissect their charming publishing fashion, and succumb to the effective resonance it evokes strong within the recesses of readers hearts.

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