

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

Michael Seilmaier



Llqp Study Notes:

This book delves into Llqp Study Notes. Llqp Study Notes is a vital topic that needs to be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Llqp Study Notes, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:

- Chapter 1: Introduction to Llqp Study Notes
- Chapter 2: Essential Elements of Llqp Study Notes
- Chapter 3: Llqp Study Notes in Everyday Life
- Chapter 4: Llqp Study Notes in Specific Contexts
- Chapter 5: Conclusion

2. In chapter 1, this book will provide an overview of Llqp Study Notes. The first chapter will explore what Llqp Study Notes is, why Llqp Study Notes is vital, and how to effectively learn about Llqp Study Notes.

3. In chapter 2, the author will delve into the foundational concepts of Llqp Study Notes. This chapter will elucidate the essential principles that must be understood to grasp Llqp Study Notes in its entirety.

4. In chapter 3, this book will examine the practical applications of Llqp Study Notes in daily life. This chapter will showcase real-world examples of how Llqp Study Notes can be effectively utilized in everyday scenarios.

5. In chapter 4, the author will scrutinize the relevance of Llqp Study Notes in specific contexts. This chapter will explore how Llqp Study Notes is applied in specialized fields, such as education, business, and technology.

6. In chapter 5, the author will draw a conclusion about Llqp Study Notes. The final 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 Llqp Study Notes.

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