

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

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Yi-Tong Ma



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