

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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Table of Contents Llqp Study Notes

1. Understanding the eBook Llqp Study Notes
 - The Rise of Digital Reading Llqp Study Notes
 - Advantages of eBooks Over Traditional Books
2. Identifying Llqp Study Notes
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Llqp Study Notes
 - User-Friendly Interface
4. Exploring eBook Recommendations from Llqp Study Notes
 - Personalized Recommendations

- Llqp Study Notes User Reviews and Ratings
- Llqp Study Notes and Bestseller Lists
- 5. Accessing Llqp Study Notes Free and Paid eBooks
 - Llqp Study Notes Public Domain eBooks
 - Llqp Study Notes eBook Subscription Services
 - Llqp Study Notes Budget-Friendly Options
- 6. Navigating Llqp Study Notes eBook Formats
 - ePub, PDF, MOBI, and More
 - Llqp Study Notes Compatibility with Devices
 - Llqp Study Notes Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Llqp Study Notes
 - Highlighting and Note-Taking Llqp Study Notes
 - Interactive Elements Llqp Study Notes
- 8. Staying Engaged with Llqp Study Notes
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Llqp Study Notes
- 9. Balancing eBooks and Physical Books Llqp Study Notes
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Llqp Study Notes
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Llqp Study Notes
 - Setting Reading Goals Llqp Study Notes
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Llqp Study Notes
 - Fact-Checking eBook Content of Llqp Study Notes

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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