

# 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

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