

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

Christian G. Meyer



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Unveiling the Power of Verbal Artistry: An Emotional Sojourn through **Llqp Study Notes**

In a global inundated with displays and the cacophony of immediate conversation, the profound power and psychological resonance of verbal art usually disappear into obscurity, eclipsed by the continuous onslaught of noise and distractions. Yet, located within the musical pages of **Llqp Study Notes**, a interesting perform of literary brilliance that pulses with fresh feelings, lies an remarkable journey waiting to be embarked upon. Written with a virtuoso wordsmith, this exciting opus guides viewers on a psychological odyssey, lightly exposing the latent potential and profound affect embedded within the elaborate web of language. Within the heart-wrenching expanse with this evocative analysis, we shall embark upon an introspective exploration of the book is central subjects, dissect their fascinating writing type, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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