## 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.

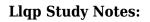
#### The Insurance Component of a U.L. Policy

 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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