

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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Study Notes for the Life License Qualification Program (LLQP) ,2003

OCP: Oracle Database 11g Administrator

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Exametrix, 2013-02-03 According to the NALS anyone who has 5 years of experience performing paralegal legal assistant duties may take the PP exam The PP exam has 4 parts which are PART 1 Written Communications PART 2 Legal Knowledge and Skills PART 3 Ethics and Judgment Skills PART 4 Substantive Law This study product covers the legal research element of PART 2 Legal Knowledge and Skills To help you focus on the relevant exam contents we develop these review notes and questions to accompany your study efforts As you read through our study product you may realize that some topics seem to get highlighted more than others To be successful in the corresponding exams it is really quite simple just give your 100% when studying these important topics We are NOT affiliated with the NALS We develop this study material based on our own interpretation of the exam requirements Our material is therefore NOT endorsed by NALS Our Exametrix product condenses most necessary facts found in the relevant exam into a handy and easy to read pocket format This is the kind of product you can definitely rely on for daily revision and last second study effort In the Law Library [I] , 1967* *Notes on Law Study* David E. Matz, 1969 SLLA Secrets Study Guide Mometrix Media LLC, 2014-03-31 Includes Practice Test Questions SLLA Secrets helps you ace the School Leaders Licensure Assessment without weeks and months of endless studying Our comprehensive SLLA Secrets study guide is written by our exam experts who painstakingly researched every topic and

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