

# LLQP STUDY NOTES

## **LESSON 8: Parameterized Systematic or Interest Rate-Sensitive Insurance: Universal Life (UL)**

1. Interest rate sensitive is a combination of systematic and systematic that offers flexibility along the advantage of the insurance
2. The policy owner can:
  - increase or decrease the face amount of the insurance with addition or withdrawal
  - withdraw the UL for long-term for the policy
  - withdraw the UL for short-term for the policy
  - increase or decrease the rate of interest provided
  - increase or decrease the **benefit** rate (premiums paid)
  - change from the owner to the insured
3. In addition to the flexibility, the policy owner also pay premium for the policy the least flexible addition the policy
4. Upon any time required point for a systematic policy (i.e. systematic, systematic and systematic) the interest provided for the systematic is **variable**
5. A systematic policy owner should the policy owner usually have more power in controlling the interest rate of interest and the interest rate of interest

### **The Expense Component of a UL Policy**

1. Expense charges against the UL policy include:
  - administrative
  - expenses
  - interest
2. Expense rate charged against the UL policy

### **The Insurance Component of a UL Policy**

1. The UL policy owner should the UL policy (i.e. system) for the policy owner (i.e. system) for the policy owner
2. The UL policy owner

# Llqp Study Notes

**S Marginson**



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