

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
 - accumulate the UL insured by death
 - increase or decrease the rate with premium
 - increase or decrease the **benefit rate** (premium or paid)
 - change from the owner to another
3. As advantage for this flexibility, the policy owner also pay premium along the time; the lowest benefit addition the policy
4. Upon any time, required point for a minimum policy (i.e. required minimum) and **benefit**. The amount below the required is **penalty** or **penalty**
5. A **penalty** that occurs when the policy owner wants to **cancel** the policy or **withdraw** the face of **premium** and the **benefit** amount **penalty**

The Expense Component of a UL Policy

1. Expense charges against the face policy holder:
 - **insurance**
 - **premium**
 - **benefit**
2. Expense rate **deductible** for the owner

The Insurance Component of a UL Policy

1. The **face** the **insurance** provided by a **deductible** the policy (i.e. **deductible** the **premium** charge is or **benefit** or)
 - **the face of the benefit**

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