

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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Philip Martin McCaulay



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Study Notes for the Life License Qualification Program (LLQP), 2003 OCP: Oracle Database 11g Administrator Certified Professional Study Guide Robert G. Freeman, Charles A. Pack, Doug Stuns, 2009-05-18 This updated study guide for the latest release of the most popular database software in the world Oracle Database 11g reviews using the RMAN recovery catalog handling Flashback technology managing memory and resources automating tasks diagnosing the database and much more Plus more than 100 pages of workbook exercises help prepare you to take the 1Z0 053 exam Note CD ROM DVD and other supplementary materials are not included as part of eBook file **Canadian Books in Print**, 1975 Future Lawyer Marjb Review Notebooks, 2019-12-27 We show you how to make the most out of this review notebook to organize your notes and ace your exams Features 100 pages of cornell notes paper Cornell note taking system for a more systematic method of condensing organizing and formatting study notes First page shows suggestions on how to use cornell notes paper Perfectly sized at 6x9 to carry anywhere Elegant matte finish paperback cover Wonderful gift for law students and those reviewing for LSAT or the bar exams *C.L.U. Study Guide* American College of Life Underwriters, 1961 CLA/CP Study Guide and Mock Examination NALA, 2008-07-17 Designed as a self study tool NALA s CLA CP STUDY GUIDE AND MOCK EXAMINATION fourth edition will help sharpen test taking skills This study guide offers details and tips for taking the CLA Exam as well as a series of self tests for each exam category The end of the book contains a CLA mock exam with an answer key Important Notice Media content referenced within the product description or the product text may not be available in the ebook version *In the Law Library [I]-*, 1967* *Professional Paralegal Exam Review Notes and Questions Focusing on Legal Research* 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 *Professional Paralegal Review Notes and Questions Focusing on Legal Knowledge and Substantive Law* Exametrix, 2013-02-04 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

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Table of Contents Llqp Study Notes

1. Understanding the eBook Llqp Study Notes
 - The Rise of Digital Reading Llqp Study Notes
 - Advantages of eBooks Over Traditional Books
2. Identifying Llqp Study Notes
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Llqp Study Notes
 - User-Friendly Interface
4. Exploring eBook Recommendations from Llqp Study Notes
 - Personalized Recommendations
 - Llqp Study Notes User Reviews and Ratings
 - Llqp Study Notes and Bestseller Lists
5. Accessing Llqp Study Notes Free and Paid eBooks
 - Llqp Study Notes Public Domain eBooks
 - Llqp Study Notes eBook Subscription Services

- Llqp Study Notes Budget-Friendly Options
- 6. Navigating Llqp Study Notes eBook Formats
 - ePub, PDF, MOBI, and More
 - Llqp Study Notes Compatibility with Devices
 - Llqp Study Notes Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Llqp Study Notes
 - Highlighting and Note-Taking Llqp Study Notes
 - Interactive Elements Llqp Study Notes
- 8. Staying Engaged with Llqp Study Notes
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Llqp Study Notes
- 9. Balancing eBooks and Physical Books Llqp Study Notes
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Llqp Study Notes
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Llqp Study Notes
 - Setting Reading Goals Llqp Study Notes
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Llqp Study Notes
 - Fact-Checking eBook Content of Llqp Study Notes
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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