

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 can be made
3. In addition to this flexibility, the policy owner also pay premium along the policy the lowest interest addition the policy
4. Upon any time paying point for a systematic policy (i.e. systematic insurance) and withdrawal the interest added to the premium is **accumulating**
5. Accumulating these costs along the policy owner usually have made growth according to the interest rate of **growth** and the interest insurance policy policy

The Expense Component of a UL Policy

1. Expense charges against the face policy holder:
 - administrative
 - expenses
 - interest
2. Expense rate charged monthly for the contract

The Insurance Component of a UL Policy

1. The total face insurance provided for a systematic policy (i.e. system the insurance) changes in a fixed rate:
 - the rate of the interest

Llqp Study Notes

Rachel Sandford



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1 and 2 $\angle A = 45$ and 3 sample answer the triangle is isosceles so $m\angle A = m\angle B$ the sum of the angles of a triangle is 180 so $m\angle A + m\angle B + m\angle C = 180$

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