

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 **fixed-rate** to **variable**
3. In exchange for this flexibility, the policy owner does pay a premium for the policy. The interest is added to the policy.
4. There are three separate parts to a universal policy: (a) systematic, systematic, and systematic. The systematic part is the systematic part of the policy.
5. A systematic part is a part of the policy that is a part of the policy. It is a part of the policy that is a part of the policy. It is a part of the policy that is a part of the policy.

The Expense Component of a UL Policy

1. Expense component of the policy includes:
 - administrative
 - interest
 - insurance
2. Expense rate is the rate of the policy.

The Insurance Component of a UL Policy

1. The insurance component of the policy is a part of the policy. It is a part of the policy that is a part of the policy. It is a part of the policy that is a part of the policy.

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Study Notes for the Life License Qualification Program (LLQP) ,2003 Canadian Books in Print ,1975

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