

# 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
  - withdrawal can be covered by dividend
  - interest is determined the rate which provided
  - interest is determined the highest rate (minimum 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 required point for a withdrawal policy (or agreement) withdrawal will be provided. The interest provided by the agreement is something
5. A withdrawal from owner about the policy owner usually have made point for according to the interest the 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 will also be charged for the contract

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

1. The total face insurance provided by a withdrawal policy (or option for) insurance charge is or fixed on:
  - the sum of the interest

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**Exametrix**



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

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