

# LLQP STUDY NOTES

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## 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.

# Llqp Study Notes

**Bryan Sales**



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web sets reps 5 min fatigue frequency 3 5 x day elbow flexion and extension bend and straighten your elbow as far as you can sets reps 3 x 15 20 frequency 3 4 x day active horizontal shoulder adduction in standing with your elbow bent to 90 raise your arm out to the side to shoulder height 1

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web elbow stretch hold your wrist start with your arms straight slowly bend your elbows hold for seconds slowly return to starting position with elbows straight repeat times forearm stretch affected hand on your lap or supported on a table rotate your hands so the palm of your affected hand is facing downwards

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in the united states canada great britain and ireland the modern legend of santa claus typically includes diminutive elves at christmas green clad elves with pointy ears and pointy hats as santa s employees assistants they make the toys in santa s workshop located in the north pole in recent years other toys usually high tech toys like computers video games dvds and dvd pl

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web christmas elves sometimes shortened to just elves are tiny dwarf like creatures with pointed ears they live with santa claus or father christmas at the north pole and

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web dec 10 2020 so since the reindeer could have the ability to fly and get to guide santa s sleigh all around the world the elves might be a little jealous they would rarely get to fly

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web aug 1 2005 after much urging by the elves and mrs claus santa has allowed his biggest secret to be revealed in the elf on the shelf a christmas tradition at the start of each christmas season the elf appears to serve as santa s eyes and ears traveling back to the north pole each and every night to make a detailed report of the day s activities

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web the christmas elves live in the north pole they oversee and manage the christmas factory making toys and preparing for christmas they are extremely efficient and good

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web an important task of a santa s elf is to work in santa s mail department to sort the letters he receives from kids the christmas elves make sure santa reads all of the letters elves

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web fenwick s has revealed their christmas window is narnia themed this year the unveiling ceremony involving santa and his elves took place tonight november 5 last year the

