

Characteristics of Universal Life

- Flexible Premiums
- Adjustable Death Benefits
- Two Death Benefit Options -
 - Option 1 Level
 - Option 2 Increasing
- Attractive Interest Rates on cash values
- Allows for loans OR withdrawals
- State Regulated

Note:

Loans are not taxed.

Withdrawals will be taxed to the extent of the gain.

If surrendered, could be taxed, but only on the gain.