

# Universal Life

## Option 1 – Level Death Benefit

- Cash Value is part of the death benefit
- Ex. If the insured has \$10,000 of cash value.....\$100,000 equals \$100,000 of death benefit.

## Option 2 – Increasing Death Benefit

Cash value plus (\$100,000) equals an increasing death benefit.

- Ex. If the insured has \$10,000 of cash value.....\$10,000 plus \$100,000 equals \$110,000 of death benefit.