

Universal Life Policy Parameters

Policy Management Parameters

These are items that are under the direct control of the policyowner. They include:

- Targeted cash value in a future year
 - Premium amount
 - Premium duration
 - Variation in premium amount in subsequent years
 - Coverage pattern
- Level death benefit (Option A)
- Death benefit plus cash value (Option B)
- Custom-designed changes in death benefit
- Other death benefit patterns offered by carrier, such as death benefit plus return of premiums paid

Policy Performance Parameters

These are items that are assumed in order to make projections. However, actual results will be based on actual carrier/policy results and are therefore not under the control of the policyowner.

- Mortality charges
- Interest crediting rate or investment earnings rate
 - Level in future years
 - Varying in future years
- Expenses (explicit expense charges not generally subject to change)

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