

# 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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