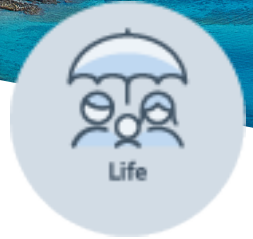




Life 101

# Variable Universal Life Insurance



## Upside protection and downside risk.

Variable universal life (VUL) products are designed for death benefit protection as well as cash value growth potential/risk through a range of underlying investment options, called subaccounts.

## How does it work?

Other universal life (UL) products will take a portion of the premium payments and invest them in the insurance company's general account. This is not necessarily the case with VULs. The premiums, after various charges, loads, and fees are deducted, can be directly invested into subaccounts. Subaccount options usually range from fixed income and money market funds to equity-based funds (such as large-cap, small-cap, growth, value, etc.). The performance of the product is tied to the investment choices, which means VUL owners bear more risk in this insurance product than in others but can also enjoy greater rewards if the subaccounts perform positively. If the subaccounts decline, cash value can be lost and could result in the need for additional premiums to keep the policy in force. If the subaccounts grow, cash values will grow on a tax-deferred basis which can allow for future flexibility.



## Note!

Financial professionals must be securities licensed to sell variable products.

There are different types of VULs to meet different objectives, such as those with lifetime death benefit guarantees or those designed for supplemental retirement income.

## Client Profile

- Moderate to aggressive clients
- Want permanent life insurance coverage with lifetime death benefit (DB) guarantees or for cash accumulation/supplemental retirement income purposes
- Want unlimited upside potential and can handle the downside of investment risks
- Willing to accept responsibility for making investment decisions
- May want to fund their policy at greater amounts to seek greater potential for cash value accumulation



**Do you have clients in mind? Contact your Crump sales representative today for product options and strategies.**



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