

Whole vs Universal Life Insurance

	Whole Life Insurance	Universal Life Insurance
Ease of Use	Simple to understand	Complicated
Investing Know-how	None, set it and forget it	Needs an experienced agent or strong investing know-how
Guaranteed Returns?	Guaranteed returns	Returns are not guaranteed
Stable Premiums?	Premiums are stable over time	Premiums can increase if investments are not monitored
Fees	Guaranteed, so higher fees	Lower fees
Rate of Return	Lower risk, lower rate of return	Higher risk, higher rate of return
Cash Value Accumulation	Slow cash value accumulation	Cash value grows faster
Customizable	No need to customize	Must be highly customized to your family's needs to work

Universal Life Insurance Cost Guide

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