

Pairing Purpose with Policy

Your guide to permanent life insurance

The world of insurance can be daunting and confusing. Learning the purpose behind the policy can help demystify the complexities of permanent life insurance.

Feature	Whole Life	Universal Life (UL)	Indexed UL (IUL)	Variable UL (VUL)
Risk Tolerance	Low	Moderate	Moderate to High	High
Tax-Deferred Growth	✓	✓	✓	✓
Growth Potential	Conservative	Modest	Moderate to High	High
Market Upside	✗	✗	✓ <i>(with cap)</i>	✓ <i>(no cap)</i>
Protection from Losses	✓	✓	✓ <i>(floor, e.g., 0%)</i>	✗
Guaranteed Death Benefit	✓	✓ <i>(if funded properly)</i>	✓ <i>(if conditions are met)</i>	✓ <i>(if conditions are met)</i>
Cash Value Accumulation	✓	✓	✓	✓
Premium Flexibility	✗	✓	✓	✓

The right fit

- Whole Life is best for those seeking guaranteed protection and predictable growth with low risk.
- UL offers flexibility, but typically lower returns.
- IUL balances upside potential with downside protection, making it attractive for more growth-oriented, but cautious, individuals.
- VUL appeals to those with higher-risk tolerance, who are comfortable with market volatility in exchange for greater growth opportunity.

Contact a financial professional
to find out which policy is right for you.

Please note that the comments herein do not constitute legal or tax advice or a legal or tax opinion. Any decision to implement the ideas or concepts discussed herein shall be made solely by the client on the advice or his or her legal and tax advisors. Any guarantees in the insurance policy referenced here are subject to the claims-paying ability of the issuing insurance company.