

Introduction to Universal Life Insurance

Presented by: MRW Financial, Inc.

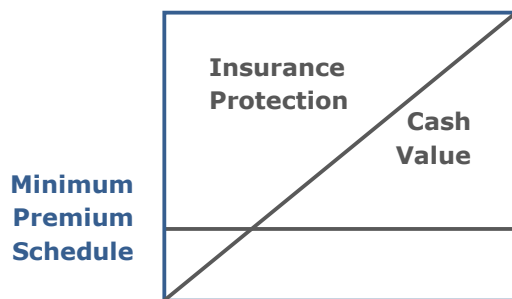
Prepared for:

What Is Universal Life Insurance?

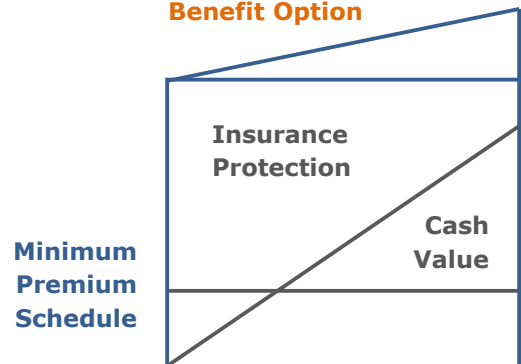
Features

- premiums can be adjusted upward or downward
- choice of level or increasing death benefit
- cash value growth based on a stated fixed interest rate, which may vary over time, but which will never be less than a guaranteed* minimum interest rate
- best suited to satisfy the longer-term needs of policyowners who want premium flexibility and cash value accumulations that reflect current fixed interest rate returns, with a guaranteed* minimum interest rate

Level Death Benefit Option



Increasing Death Benefit Option



Universal Life Insurance Advantages	Universal Life Insurance Disadvantages
<ul style="list-style-type: none">■ Lifetime insurance protection.■ Premium and death benefit flexibility.■ Cash value growth reflects current interest rates, with a minimum guarantee*.Guaranteed* lifetime insurance protection, so long as the policy is kept in force.■ Fixed premiums can help create the "savings habit."■ Cash values are guaranteed*, so long as the policy is kept in force.■ May have policy dividends that can be used to reduce premiums or increase cash values and death benefits.	<ul style="list-style-type: none">■ Required premiums may increase as the insured gets older in order to maintain needed insurance protection.■ If current interest rates are low, cash value growth may be disappointing.

* Guarantees are subject to the claims-paying ability of the issuing insurance company.