

Types of Cash Value Life Insurance

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Prepared for:

What Types of Cash Value Life Insurance Are Available?

Depending upon your needs and personal preferences, you may select a cash value life insurance policy with features that include:

- fixed or flexible premiums;
- guaranteed cash values* or cash values based on current interest rates; and
- level or increasing death benefits.

Whole Life Insurance

The policyowner pays a fixed, level premium and cash values accumulate at a guaranteed* rate of return. The insurance company promises to pay a guaranteed* death benefit.

Universal Life Insurance

The policyowner can increase or decrease premium payments and select from a level or increasing death benefit. Cash value accumulations reflect a stated fixed interest rate, which may vary over time, but which will never be less than a guaranteed* minimum interest rate.

Indexed Universal Life Insurance

The policyowner can increase or decrease premium payments and select from a level or increasing death benefit. Cash value accumulations reflect the performance of a stock market index, such as the S&P 500 Index.

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

NOTE: Your licensed financial adviser will discuss with you how specific cash value life insurance products may work for you in your particular situation, including the product's features, benefits, risks, charges and expenses.