

UNIVERSAL LIFE

Universal life insurance provides permanent protection for your dependents and is more flexible than whole or variable life.

What it does

It pays a death benefit to the beneficiary you name and offers you a low risk cash value account and tax deferred accumulation.

It allows you to earn market rates of interest on your cash value account.

*It offers the right to borrow or withdraw **TAX-FREE!!!** from the policy during your lifetime*

It allows you premium flexibility.

It offers face amount flexibility.