## www.svfinancial.net

Premiums  Fixed for the life of the policy, generally higher.  Cash Value Growth  Guaranteed at a fixed rate; may earn dividends.  Cash Value Growth  Guaranteed, will not decrease as long as premiums are paid.  Control & Less control, more predictable and stable.  Control & Those who prioritize stability, guarantees, and fixed costs.  Flexible; can be adjusted within limits.  Varies based on market interest rates or investment performance.  Can be flexible; may increase or decrease.  Greater control over cash value investments (VUL) or premium payments.  Those who prioritize stability, guarantees, and fixed costs.  Those who need flexible premiums and are willing to accept some variable performance fo potential growth.	Feature	Whole Life	Universal Life
Growth may earn dividends. investment performance.  Death Guaranteed, will not decrease as long as premiums are paid.  Control & Less control, more predictable and stable. Greater control over cash value investments (VUL) or premium payments.  Best For Those who prioritize stability, guarantees, and fixed costs.  Investment performance.  Can be flexible; may increase or decrease.  Greater control over cash value investments (VUL) or premium payments.  Those who need flexible premiums and are willing to accept some variable performance for	Premiums		Flexible; can be adjusted within limits.
Benefit as long as premiums are paid.  Control & Less control, more predictable and stable.  Greater control over cash value investments (VUL) or premium payments.  Best For Those who prioritize stability, guarantees, and fixed costs.  Those who need flexible premiums and are willing to accept some variable performance for			
Risk predictable and stable. (VUL) or premium payments.  Best For Those who prioritize stability, guarantees, and fixed costs.  (VUL) or premium payments.  Those who need flexible premiums and are willing to accept some variable performance for		•	Can be flexible; may increase or decrease.
guarantees, and fixed costs. willing to accept some variable performance fo			
	Best For		willing to accept some variable performance for