

Feature	Whole Life	Universal Life
Premiums	Fixed for the life of the policy, generally higher.	Flexible; can be adjusted within limits.
Cash Value Growth	Guaranteed at a fixed rate; may earn dividends.	Varies based on market interest rates or investment performance.
Death Benefit	Guaranteed, will not decrease as long as premiums are paid.	Can be flexible; may increase or decrease.
Control & Risk	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 potential growth.