



Universal Life Insurance

Life assurance is a fundamental part of financial planning. It is put into place to ensure loved ones are not left in financial difficulty during what is already a hard time for any family. Universal Life Insurance (ULI) is an international, multi-faceted investment-backed whole of life insurance. It, therefore, provides the same protection but allows the policyholder to benefit from the policy in their own lifetime.

Family Mortgage Debt Protection

The policy can be used to protect against mortgage liabilities, which helps ensure loved ones are not forced to sell assets to repay the mortgage if you were to pass away prematurely.

UK Inheritance Tax Coverage

Due to being a whole of life policy, the proceeds could assist with future inheritance tax liabilities associated with your estate.

Flexible Access to Funds

Allows the option to access a portion of the policy's cash value in the future at favourable interest rates, as opposed to traditional lending routes.

Retirement Income Supplement

The policy can be used for retirement planning as the accumulated cash value allows for withdrawals, making this an additional income in retirement.

Flexibility

ULI offers flexibility in how the premiums are funded by allowing for the option of a single premium or a payment plan over an agreed period. If, for whatever reason, a premium cannot be funded for one year, the cover remains in place.

Full Return on Investment

Should you no longer require the cover or need to recover the investment, you have the option to cash in the policy plus accumulated growth.