


IUL vs. other types of life insurance

Feature 	IUL	Universal Life (UL)	Whole Life
Cash value growth	Tied to a stock market index, with caps on gains and floors to prevent losses.	Grows at an interest rate set by the insurer, which may change over time.	Grows at a fixed, guaranteed interest rate.
Premiums	Flexible; can be adjusted within certain limits.	Flexible; can be adjusted within certain limits.	Fixed and guaranteed to remain the same.
Death benefit	Typically flexible; can be adjusted within certain limits.	Flexible; can be adjusted within certain limits.	Fixed and guaranteed.
Market risk	Offers downside protection with a floor (typically 0%) to prevent losses from market downturns.	Generally lower risk than an IUL, as its interest rate is not tied to the market.	No market risk; offers predictable, guaranteed cash value growth.