

How Does Cash Value Life Insurance Work?

A portion of your premiums go to an investment account which is known as the cash value. Each time you make a payment it will be split between 3 categories:

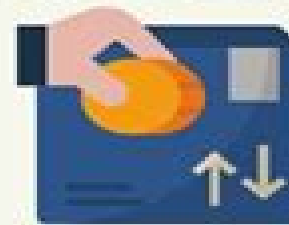
COST OF INSURANCE

this will fund the policy's death benefit



FEES

the insurance company's operating costs and fees



CASH VALUE

your account within the policy which will accumulate value



What Value Does The Insurance Company Use

**United States. Congress. House.
Committee on Ways and Means**

What Value Does The Insurance Company Use:

Tax Basis Assets and Liabilities of U.S. Life Insurers Edward L. Robbins, Richard N. Bush, 2015-03-08 This new innovative textbook a sequel to US Tax Reserves for Life Insurers published in 2005 provides authoritative guidance and mathematical approaches to calculating both actuarial tax basis liabilities reserves and related items and assets primarily invested assets and deferred taxes The text provides an introduction to statutory and tax reserve planning and includes a detailed discussion of the pertinent parts of the authoritative guidance including extensive references to specific cases and rulings This sequel provides significant detail on investment tax accounting and offers an introduction to tax aspects of business combinations

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