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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:

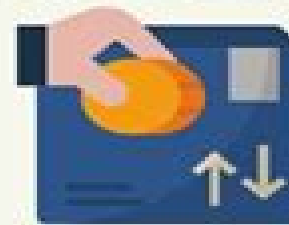
COST OF INSURANCE

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

RD Boyd



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