

SHOULD YOU CONSIDER A 1035 EXCHANGE?



Understand the Potential Benefits of Updating Your
Life Insurance

WHAT IS A 1035 EXCHANGE?

A 1035 exchange is a tax-deferred way to replace one life insurance policy with another that better fits your current goals.

TOP REASONS PEOPLE CONSIDER A 1035 EXCHANGE

Update Your Coverage Older policies may lack features like long-term care riders or flexible premiums.

Lower Policy Costs A new policy may offer the same or more coverage for less cost.

Pay Down Policy Loans Some exchanges can help manage or reduce loan balances.

Align with Your Goals Your needs may have changed—retirement, estate planning, or caring for loved ones.

Work with a Stronger Carrier New policies may come from carriers with better financial strength and service history.

IMPORTANT CONSIDERATIONS BEFORE YOU DECIDE



Will I lose any valuable benefits from my current policy?



How will my health impact pricing on a new policy?



What are the costs and fees involved in the exchange?



Does this support my long-term financial and estate plan?

WONDERING IF A 1035 EXCHANGE IS RIGHT FOR YOU?



We will review your current policy at no cost to you to see if an exchange supports your long-term financial goals.

—IMPROVE MY—
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