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.

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