

3 Smart Life Insurance Moves To Make Now

Life insurance is more than just protection—it can be a tool for building financial flexibility, preserving wealth, and planning your legacy. These three strategic moves can help make sure your policy aligns with your evolving goals.

1



Review Your Policy for Performance & Fit

Why It Matters

Your policy may be underperforming due to interest rate changes or outdated product design.

Major life changes (like marriage, divorce, children, or business shifts) may require updates.

What to Do

Run in-force illustrations to assess current performance.

Update beneficiaries and ownership as needed.

Compare your current policy to newer options; consider a 1035 exchange if it improves cost or benefits.

Quick Tip

Haven't reviewed your policy in 3+ years? Now's a good time.

2



Use Life Insurance for Tax-Efficient Wealth Transfer

Why It Matters

Now is a crucial time for proactive planning—especially for high-net-worth individuals and families.

What to Do

Use an Irrevocable Life Insurance Trust (ILIT) to keep proceeds out of your taxable estate.

Leverage life insurance to replace gifted assets or support business succession plans.

Quick Tip

The right ownership and beneficiary setup helps death benefits transfer tax-free.

3



Tap Into Cash Value Strategically

Why It Matters

Permanent policies build cash value you can access for liquidity and opportunity.

What to Do

Use policy loans for major expenses or investments without disrupting other assets.

For retirees, consider withdrawals or loans as a tax-efficient income stream.

Quick Tip

Poor loan management can reduce your death benefit or risk policy lapse.

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