

# 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.

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Your policy may be underperforming due to interest rate changes or outdated product design.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

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## 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.

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## 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.