

5 KEY FACTORS FOR A SUCCESSFUL 1035 EXCHANGE

1 Suitability Analysis

- Client's evolving goals & financial needs
- Side-by-side policy comparison
- Risk tolerance & health status

2 Cost-Benefit Evaluation

- Surrender charges & premium structure
- Policy loans & expense ratios
- Cash value implications

3 Underwriting & Insurability

- Impact of health changes
- Use of informal underwriting
- Requirements for medical exams

4 Carrier & Product Selection

- Financial strength of carrier
- Product features & flexibility
- Fee structures & guarantees

5 Tax Considerations

- Maintain ownership & insured structure
- Follow IRS rules to preserve tax-deferral

To learn more about 1035 exchanges, see our whitepaper, [*Enhancing Client Outcomes: Essential Considerations for a 1035 Exchange*](#).



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