

1035 exchange cases got you down?



**Baker
Associates**

Committed to Excellence



estate planning | business planning | life insurance policy review | case design | 1035 exchanges | impaired risk

1035 exchanges can yield huge benefits for your clients.

Consider this example:

The principals:	Paul and Helen Michaels, ages 71 and 68
The need:	Estate liquidity
The situation:	The Michaels bought 4 SUL policies (all issued standard) from 1992-1996, Total premiums = \$260,374 Total cash value = \$147,694 Total death benefit = \$10M
Current wants and needs:	1. Want to lower gifts to trust. 2. Could qualify for a preferred non-smoker rate. 3. Some existing policies would soon lapse without increased premium payments.
Baker Associates solution:	1035 exchange all 4 policies into a \$10M Survivorship UL with Secondary Guarantees!
Results:	Annual premiums lowered to \$194,345, saving \$66,029 every year. Cash surrender value on current non-guaranteed factors = \$1,052,087 at younger insured's age 100.

Your invitation:

Give us your 1035 exchange cases.

Let us show you how your clients can benefit and you can be a hero!

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