



So, I'm all ears...
when can I use a
1035 exchange?



**Baker
Associates**

Committed to Excellence

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

Whether you're:

- *performing your insurance review*
- *replacing a non-performing policy*
- *assisting a trustee with fiduciary responsibilities*

A 1035 exchange can help them avoid taxes on the cash value transferred to the new policy. You can use a 1035 exchange in making these policy exchanges:

Old policy	New policy	1035?
Annuity	Universal, Variable, SPWL	No
Endowment	Universal, Variable, SPWL	No
Whole Life	Universal, Variable, SPWL	Yes
Universal, Variable	Universal, Variable	Yes
SPWL	SPWL	Yes
Whole Life	Annuity	Yes
Universal, Variable	Annuity	Yes
SPWL	Annuity	Yes
Endowment	Annuity	Yes
Annuity	Annuity	Yes
SPWL	Universal, Variable, Whole Life	No

The rules governing 1035 exchanges are complex and can be confusing. That's where the experience and expertise of Baker Associates can help. We guide you through the necessary paperwork and simplify the entire process.

We even have a presentation that can be tailored for your client!

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For additional information and prompt answers to your questions, call, check out our website, or send us an e-mail:

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