**Email Content**

As clients age, they can find themselves in an enviable position: Their insurance assets have done what they were designed to do: Provide protection for their loved ones. In the process, they often amass significant policy cash value. As the client’s needs change, however, this insurance asset may not be flexible enough to meet their current needs. In most cases, client’s needs evolve from simple income replacement to a more diverse set of objectives.

On the surface it seems rather simple: Reposition the cash value from the current insurance into new solutions that more closely match the client’s updated planning objectives. The reality is that there is no singular product that can accomplish all these objectives, and “splitting” the cash among multiple solutions typically involves a full surrender of the existing policy, triggering what can often be a rather sizable taxable event.

Fortunately, there are a handful of insurance companies that offer “all seasons” product portfolios and the ability to “split” incoming 1035 exchanges upon receipt. This ability allows them to allocate funds to three separate solutions that can effectively transform the client’s insurance assets into a portfolio that matches their current needs far better than a single policy solution.

Drop me a note or give me a call if you want to take a closer look at how we’re designing this strategy with other advisors.