

POLICY LOAN RESCUE INSURANCE DISCUSSION PROMPTS



Have you used the Automatic Premium Loan feature on your whole life policy to cover premium payments?

Did you know that an outstanding policy loan balance, including loan interest, will reduce the death benefit paid to your beneficiaries?

Do you have a plan in place to repay outstanding policy loans and manage the accruing loan interest?

FOR LIFE INSURANCE POLICIES WITH SUBSTANTIAL LOANS

there may be an opportunity to exchange existing coverage for new coverage with more favorable loan terms. This may help manage borrowing costs and provide a strategy for reducing the outstanding loan over time, subject to policy terms and tax considerations.



DON'T LEAVE YOUR LEGACY TO CHANCE

Contact us to review your plan, identify potential gaps, and design solutions to help preserve your legacy for generations to come.

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