

**ADVANCED
PLANNING**

Uncover Mirrored Loan Opportunities through Policy Review

As life changes, so can a client's protection needs. Meet with them to review their current life insurance coverage to ensure they still have the protection needed to stay on the financial wellness path.

EXPLORE THE MIRRORED LOAN STRATEGY

During policy reviews, you may discover policies that have outstanding loans, putting them in danger of lapse. In these cases, a mirrored loan strategy may be an attractive client solution. You may be able to offer clients: (1) a new policy with more favorable loan rates, (2) more available cash value to pay down the loan, and (3) benefits not available when they purchased their original policies.

MONITOR PROGRESS WITH LIFEINSIGHT

Once you've exchanged a client's policy, monitor and manage it for optimal performance. LifeInsight is an easy, interactive policy management tool that pulls essential information together in one place. It simplifies the monitoring of policy goals, assumptions, and performance.



STEP 01

POLICY REVIEW

Tools to Use With Clients

- [*Is Your Life Keeping Up? Client Flyer*](#)

Guidance & Tools for You

- [*Policy Review Producer Quick Guide/Workbook*](#)
- [*Policy Review Request Form*](#)



STEP 02

MIRRORED LOANS AND 1035 EXCHANGES

For Use With Clients

- [*Mirrored Loans—Your Options and Important Considerations Client Flyer*](#)

Guidance & Tools for You

- [*Mirrored Loans Case Study Flyer*](#)
- [*1035 FAQs*](#)
- [*1035 Exchange Overview*](#)



STEP 03

TRACKING CLIENT PROGRESS

- [*LifeInsight Overview Digital Tool*](#)

*Prudential's Advanced Planning team can help you with mirrored loan strategies and more.
To discuss the situation of a specific client, call us at (800) 800-2738, Option 4.*

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Where there is a reduction in benefits with an associated distribution on a non-MEC life insurance policy in the first 15 years, the recapture rules under Code Section 7702(f)(7) may be triggered. In those circumstances, the normal non-MEC tax rules do not apply and the cash distributed may be taxable to the extent of gain. Clients should consult an independent tax advisor prior to making changes to a policy.

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