



Copyright © USIZ Inc.

To reinstate a lapsed policy, you must pay all overdue premiums with interest, and reinstate or repay any debts (loans) r

qualified tax deferred annuities, Keoghs, and deferred-compensation plans, which allow you to reduce taxable income and defer income taxes until you wii

**A.** The cash value and death benefit of a life insurance policy are fully exempt from creditors and from all demands in any bankruptcy and from execution, attachment, garnishment, or other legal process unless a statutory exemption, such as fraud, is applicable.

For more information, contact the Texas D