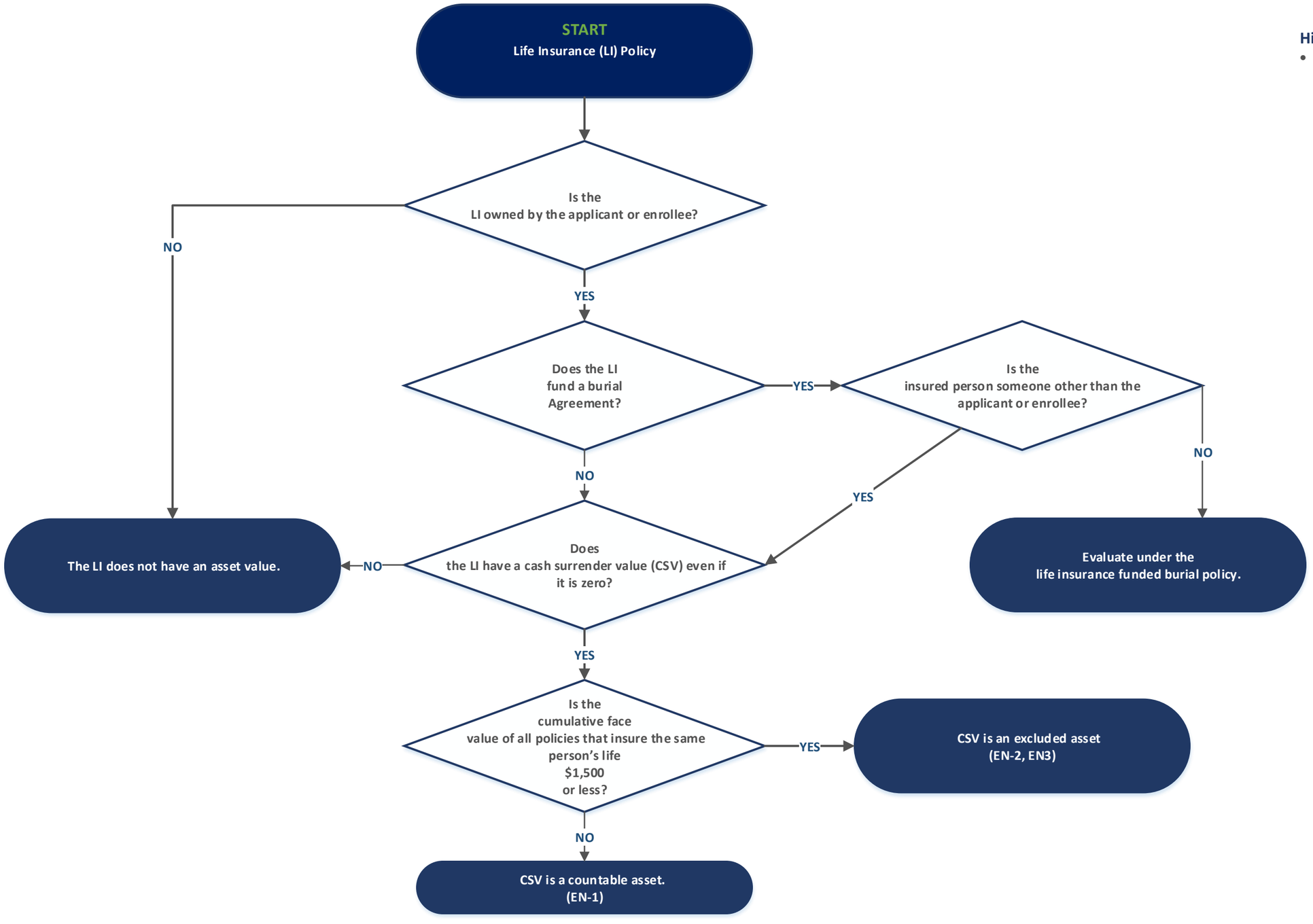
2 – Life Insurance (LI)



Hints:

- Receipt of an accelerated life insurance payment may reduce the FV and CSV. A policy owner may take out a loan against the life insurance policy which also may reduce the CSV.

Eligibility Notes (EN):

1. Dividends are excluded as income.
Dividend accumulations are excluded as an asset.

2. The excluded asset may reduce the Burial Fund Exclusion. See BFE flowchart #6.

3. Dividends count as Income.
Accumulated dividends count as an asset.