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	TENANCY BY THE ENTIRETY	HOMESTEAD EXEMPTION	IRA	ROTH IRA	STATUTE AND SPECIAL PROVISIONS	LIFE INSURANCE CASH VALUE	LIFE INSURANCE PROCEEDS	ANNUITY CASH VALUE and/or PAYMENTS
AL	NO	\$15,500 on real property not exceeding 160 acres in area. Adjusted for inflation every 3 years. Ala. Code § 6-10-2; Ala. Code § 6-10-4; Ala. Code § 6-10-12	YES	YES	Ala. Code § 19-3B-508. 100% for assets held in “qualified trusts.”	Insured-owner’s interest wholly protected if spouse and/or children are beneficiaries. Ala. Code § 6-10-8. If owner of policy is spouse, also wholly exempt from spouse’s creditors. Ala. Code § 27-14-29(b).	Insured-owner’s interest wholly protected if spouse and/or children are beneficiaries. Ala. Code § 6-10-8. If owner of policy is spouse, also wholly exempt from spouse’s creditors. Ala. Code § 27-14-29(b).	\$250/mo annuity payments in the aggregate. Ala. Code §27-14-32.
AK	YES	\$72,900. Alaska Stat. § 09.38.010, 8 Alaska Admin. Code 95.030(a)	YES	YES	Alaska Stat. § 09.38.017; Alaska Stat. § 09.38.015. (list of other exempt items)	Entitled to full exemption up to \$500,000 of value of unmaturred policy. Alaska Stat. § 09.38.025.	Up to wage exemption (\$473/week) if beneficiary is insured’s spouse or dependent. Individual debtor entitled to exemption of individual debtors weekly net earnings not exceeding \$350. Alaska Stat. § 09.38.030(a), 95.030(d).	Same as life insurance cash value. Alaska Stat. § 09.38.025.
AZ	NO	\$150,000. Ariz. Rev. Stat. Ann. § 33-1101(A).	YES	YES	Ariz. Rev. Stat. Ann. § 33-1126.	Exempt if debtor has named the insured’s surviving spouse, child, parent, brother, sister, or other dependent as beneficiary and owned for two years. Ariz. Rev. Stat. § 33-1126.	\$20,000, not applicable to annuities or cash surrender values increased by premium payments in last two ears that were in excess of average premium during previous 3 years.. Ariz. Rev. Stat. § 33-1126(A)(1)	100% if owned by debtor at least two years and beneficiary is dependent. Ariz. Rev. Stat. § 33-1126(A)7.
AR	YES	Unlimited for married persons/heads of	YES	YES	Ark. Code Ann. § 16-66-220.	To the extent permitted by the Arkansas constitution (\$500).	Exempt if payable to person other than owner	100%.

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		household. Ark. Code Ann. § 16-66-210; Ark Const. Art. 9.			<i>Clinical Study Centers, Inc. v. Boellner</i> , 411 S.W.3d 695 (2012) – held IRA-exemption statute did not contravene Arkansas Constitutional exemption of personal property items of a specified dollar value.	Ark. Code Ann. § 16-66-209; Ark. Const. Art. 9 § 2; <i>In re Hudspeth</i> , 92 Bankr. 827 1988; <i>Federal Sav. & Loan Ins. Co. v. Holt</i> , 894 F.2d 1005 (8 th Cir. 1990).	and his or her legal reps. 100% from beneficiary debts.	Ark. Code. Ann. § 23-79-134; <i>Walker v. Walker</i> , 303 Ark. 34, 791 S.W.2d 710 (1990)
CA	NO	\$75,000(Single); \$100,000(Family); \$175,000(65 or older). Cal. Code Civ. Proc. §§ 704.710 to 704.850.	YES	NO	Cal. Code of Civ. Proc. §704.115. Limited to the extent reasonably necessary for support.	Two options: (1) Loan value of unmaturred policy exempt from debts of owner to extent of \$12.8k or \$25.6k if married. Cal. Civ. Proc. Code § 703.140 (2) unmaturred life insurance policy owned by debtor may be exempted up to \$14,325 of debtor’s aggregate interest in any accrued divided or interest under, or loan value of, the policy if debtor is insured or dependent. Cal. Civ. Proc. Code § 704.100.	Death benefits exempt to extent reasonably necessary for support of debtor, spouse and dependents. Cal. Civ. Proc. Code § 704.100.	Same as life insurance cash value if annuity contract considered “life insurance” and not “investment.” <i>In re Payne</i> , 323 B.R. 723 (9 th Cir. BAP 2005).
CO	NO	\$75,000; \$105,000 if debtor over 60 years old or disabled. Colo. Rev. Stat § 38-41-201.	YES	YES	Colo. Rev. Stat. § 13-54-102. (misc. property exemptions)	\$250,000 from debts of insured, no exemption for increases in cash value during 48 months prior to issuance of attachment or garnishment. Colo. Rev. Stat. § 13-54-102(1)(I)(A).	100% if paid to beneficiary other than insured’s estate. Colo. Rev. Stat. § 13-54-102(1)(I)(B).	100%. <i>In re Griese</i> , 172 B.R. 336 (1994) – held the term “avails” as used in CO exemption for avails of policies or certificates of life

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								insurance is broad enough to include cash surrender value of policies.
CT	NO	\$75,000 OR \$125,000 if money judgment arises out of services provided at a hospital. Conn. Gen. Stat. Ann. § 52-352b(t).	YES	YES	Conn. Gen. Stat. § 52-321(a).	\$4,000 if debtor is insured or dependent. Conn. Gen. Stat. § 52-352b(s).	100% if payable to beneficiary other than the insured. Conn. Gen. Stat. § 38a-453.	100% if held in qualified trust. Conn. Gen. Stat. §§ 52-352b, 52-321(a).
DE	YES	\$125,000. Del. Code. Ann. § 4914 (c)(1).	YES	YES	Del. Code Ann. Title 10 § 4915.	100% exempt from debts of owner-insured. Del. Code Ann. Tit. 10 § 4915.	100% if payable to someone other than insured, owner, or their executors and from debts of the beneficiary.	Same as life insurance cash value. (Old statutes recently repealed). Del. Code Ann. Tit. 10 § 4915.
DC	YES	Unlimited. D.C. Code § 15-501(a)(14).	YES	YES	D.C. Code § 15-501(a)(9) & (10).	100% exempt from debts of owner (except for a credit insurance contract). D.C. Code Ann. § 15-501(a)(5).	100% if payable to someone other than owner or insured.	\$200/mo. D.C. Code Ann. § 15-503.
FL	YES	Unlimited. Fla. Const. Art. X § 4; Fla. Stat. Ann. §§ 222.01 & 222.02.	YES	YES	Fla. Stat. Ann. § 222.21; Fla. Stat. Ann. § 121.131.	100% exempt from debts of owner-insured. Fla. Stat. Ann. § 222.14	100% if payable to someone other than insured or his estate. Fla. Stat. Ann. § 222.13.	Same as life insurance cash value.
GA	NO	\$21,500 if single/ \$43,000 if married. Georgia Code Ann. § 44-13-100(a)(1).	YES	NO	Ga. Code Ann. § 44-13-100, 18-4-22 100% for undistributed interests; Distributions exempt to the extent reasonably necessary for support.	100% exempt from debts of owner-insured, except only \$2,000 of cash surrender value is exempt. OCGA §44-13-100; Ga. Stat. Ann. § 33-25-11.	Debtor can exempt proceeds of insurance policy received on an insured of whom the debtor was a dependent to the extent necessary for the support of the debtor and any dependents. OCGA §44-13-100.	100% so long as it is a substitute for wages. GA Code An. § 44-13-100.

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HI	YES	\$20,000; \$30,000 for married head of household or over age 65. HI Rev. Stat. § 651-92(a).	YES	YES	Haw. Rev. Stat. § 651-124 100% for funds deposited at least 3 years prior.	100% when payable to spouse, child, parent, or other dependent. HRS § 431:10-232.	Same as life insurance cash value.	100%. HRS § 431:10-232.
ID	NO	\$100,000. Idaho Code § 55-1001.	YES	YES	Idaho Code § 55-1011.	Exempt when owner is insured or a dependent, except premiums paid to life insurance contract within six months of bankruptcy. Idaho Code § 11-605 (9).	Exempt from debts of owner except premiums paid to life insurance contract within six months of bankruptcy.	\$1,250/mo. Idaho Code § 41-1836.
IL	YES	\$15,000, cannot exceed 30,000. 735 ILCS 5/12-901.	YES	YES	735 ILCS § 5/12-1006.	100% if payable to spouse, child, or dependent. I.L.C.S § 5/12-1001(f).	Same as life insurance cash value.	Same as life insurance cash value.
IN	YES	\$17,600 for each debtor, max of \$35,200 Ind. Code Ann. § 34-55-10-2(c)(1).	YES	YES	Ind. Code Ann. § 34-55-10-2(c)(6).	100% if payable to spouse, child, parent or other dependent, all payments more than one year before the filing date. Ind. Code Ann. § 27-1-12-14(e); Ind. Code Ann. § 27-2-5-1(b).	Same as life insurance cash value.	100% if payable to spouse, child, dependent or creditor. Ind. Code Ann. § 27-2-5-1(b).
IA	NO	Unlimited. Iowa Code Ann § 561.16.	YES	YES	Iowa Code Ann. § 627.6 (8) (list of general exemptions).	100% for policy payable to spouse, child, or dependent of policy owner, provided that increases in cash value attributable to prior two years are limited to \$10,000. Iowa Code Ann. § 627.6(6).	100% if payable to the spouse, child or dependent. Iowa Code Ann. § 627.6(6).	None. <i>In re Huebner</i> , 986 F.2d 1222 (8 th Cir. 1993), cert. denied 510 U.S. 900.
KS	NO	Unlimited. Kan. Stat. Ann. § 60-2301.	YES	YES	Kan. Stat. Ann. § 60-2308. 100% for principal. No exemptions for distributions. In re Moore, 214 B.R. 628 (D.Kan. 1997).	100% of policy held for more than 1 year and payable to person having insurable interest in insured. Kan. Stat. Ann. §§ 40-414.	100% when payable to any person having an insurable interest in insured. Kan. Stat. Ann. §§ 40-414 and 60-2313(a)(7).	100% if policy held for more than 1 year. Kan. Stat. Ann. § 60-2313.

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KY	YES	\$5,000. Ky. Rev. Stat. Ann. § 427.060.	YES	YES	Ky. Rev. Stat. Ann. § 427.150. Does not apply to contributions within 120 days.	100%. Ky. Rev. Stat. Ann. § 427.110.	100% if beneficiary is someone other than insured. Ky. Rev. Stat. Ann. § 304.14-330.	\$350/mo. Ky. Rev. Stat. Ann. § § 304.14-330.
LA	NO	\$35,000. La. Rev. Stat. Ann. § 20:1(A)(1); La. Const. art. 12:9.	YES	YES	La. Rev. Stat. Ann. §§ 20:33(1). (100% for funds deposited at least one year prior). La. Rev. Stat. Ann. §§ 13:3881. (general exemptions)	100% provided that cash value exempt only up to \$35,000 when judgment/bankruptcy comes within 9 months of policy being issued. La. Rev. Stat. Ann. § 22:912.	100%. La. Rev. Stat. Ann. § 22:912.	100%. La. Rev. Stat. Ann. § 22:912.
ME	NO	\$47,500/\$95,000 if minor dependent, over 60 years, or disabled. Me. Rev. Stat. Ann. 14 § 4422(1).	YES	YES	Me. Rev. Stat. Ann. Tit. 14, § 4422-13(A). IRAs are exempt up to \$1,000,000.	Accrued dividend or interest, or loan value in unmatured policy exempt from debts of owner up to \$4,000, provided insured is debtor or individual upon whom debtor is dependent. 14 Me. Rev. Stat. Ann. 4422 (10).	Beneficiary's interest in proceeds and avails 100% protected. 14 Me. Rev. Stat. Ann. § 4422(10); 24A Me. Rev. Stat. Ann. § 2428.	\$450/mo. 24A Me. Rev. Stat. Ann. §§ 2428; 24A Me. Rev. Stat. Ann. §§ 2431.
MD	YES	\$6,000. Md. Code Ann. Cts. & Jud. Proc. § 11-504(b)(5)	YES	YES	Md. Code Ann. Cts. & Jud. Proc. § 11-504(h).	100% if made for the benefit of spouse, child or dependent relative of insured. Md. Code Ann. Ins. § 16-111.	Same as life insurance cash value.	Same as life insurance cash value.
MA	YES	\$500,000 – for exemptions created by a written declaration (recorded) - \$125,000 automatic exemption. Mass.Gen. Laws Ann. ch. 188 § 1.	YES	YES	Mass. Gen. L. Ch. 235 § 34A; 236 § 28. Limited to deposits equal to 7% of debtor's total income in preceding 5 years.	100% exempt from debts of owner if beneficiary designation is unchanged since issuance. Mass. Gen. L. Ch. 175 § 125.	Interest of original beneficiary in proceeds 100% protected if payable to beneficiary other than owner. Mass. Gen. L. Ch. 175 § 125.	Exempt if contract provides such language. Mass. Gen. Laws Ann. ch. 235 § 34A.

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MI	YES	\$38,225.00; \$57,350.00 if elderly or disabled. Mich. Comp. Laws Ann. § 600.5451(1)(m).	YES	YES	Mich. Comp. Laws 600.6023; No protection for contributions within 120 days. Mich. Comp. Laws 600.5451. (general exemptions)	100%. However, some precedence that could allow creditors to access cash value in a policy owned by debtor insured. (<i>Chrysler First Business Credit Corp v. Rotenberg v. John Hancock Mutual Life Insurance Co. and Schenk Boncher & Prasher v. Vanderlaan</i>). Mich. Comp. Laws Ann. § 500.2207.	100% if payable to someone other than owner/insured.	100% if payable to someone other than owner/insured.
MN	NO	\$390,000 or if used as farm \$975,000. Minn. Rev. Stat. Ann. § 510.01, 510.02.	YES	YES	Minn. Rev. Stat. Ann. § 550.37. Exempt to a present value of \$72,000 and amounts reasonably necessary to support the debtor, spouse, or dependents.	\$9,200 if owner is the insured or a dependent of the insured. Minn. Stat. Ann. § 550.37(23).	\$48,000 if payable to a surviving spouse or child and increased by \$12,000 for every dependent. Minn. Stat. Ann. §550.37(10).	Exempt if payable to beneficiary other than individual effecting policy. Minn. Stat. Ann. § 61A.12.
MS	YES	\$75,000 and no more than 60 acres. Miss. Code. Ann. § 85-3-21	YES	YES	Miss. Code. Ann. § 85-3-1.	Exempt if payable to someone other than insured, provided that only up to \$50,000 of cash value is exempt if premiums paid within 12 months. Miss. Code Ann. § 85-3-11.	Exempt from debts of insured if payable to someone other than insured.	Exempt if expressly stated in the contract. Miss. Code Ann. § 83-7-5.
MO	YES	\$15,000. Mo. Ann. Stat. § 513.475.	YES	YES	Mo. Ann. Stat. § 513.430.1(e) and (f). Limited to the extent reasonably necessary for support.	Cash value only exempt up to \$150,000, no exemption for cash value if purchased within a year. Mo. Ann. Stat. § 513.430.	100% from debts of owner or beneficiary. Mo. Ann. Stat. § 513.430.	None. <i>In re Stover</i> , 332 B.R. 400 (Bankr. W.D.Mo.2005)

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MT	NO	\$250,000. Mont. Code Ann. § 70-32-104 & 70-32-201.	YES	NO	Mont. Code Ann. § 31-2-106, 25-13-608(1)(e). Limited to extent contributions were made before suit commenced.	100% from debts of owner. Mont. Code Ann. § 25-13-608.	100% from debts of owner if payable to someone other than owner/insured. Mont. Code Ann. § 33-15-511.	\$350/mo. Mont. Code Ann. § 33-15-514.
NE	NO	\$60,000. Neb. Rev. Stat. § 40-101.	YES	NO	Neb. Rev. Stat. § 25-1563.01 Limited to the extent reasonably necessary for support.	\$100,000 provided that cash value associated with contributions, premiums, or other payments made within 3 years non exempt. Neb. Rev. Stat. § 44-371.	100%. Neb. Rev. Stat § 44-371.	\$100,000 for cash value, proceeds and benefits attributable to premiums paid at least three years prior. Neb. Rev. Stat. § 44-371.
NV	NO	\$550,000. Nev.Rev. Stat. Ann. § 21.090(1)(m) and Nev.Rev. Stat. Ann. § 115.010(2).	YES	YES	Nev. Rev. Stat. § 21.090. Limited to a present value of \$1,000,000.	100%. Nev. Rev. Stat. § 21.090(1)(k).	100%. Nev. Rev. Stat. § 21.090(1)(k).	100%. Nev. Rev. Stat. § 687B.290.
NH	NO	\$120,000. N.H. Rev. Stat. Ann. § 480:1.	YES	YES	N.H. Tit. 52 § 511:2. Exemption only applies to extensions of credit and debts arising after Jan. 1, 1999.	None. <i>In re Monahan</i> , 171 B.R. 710 (Bankr. D.N.H. 1994).	Exempt from debts of person if payable to someone with insurable interest, exempt form debt of beneficiary (and children) if married woman. N.H. Rev. Stat. Ann. § 408:2	None.
NJ	YES	None.	YES	YES	N.J. Stat. Ann. § 25:2-1.	Beneficiary's interest in proceeds and avails 100% protected if beneficiary is not owner or insured. N.J. Stat. Ann. § 17B:24-6.	Same as life insurance cash value.	\$500/mo. N.J. Stat. Ann. § 17B:24-7.

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NM	NO	\$60,000 each; \$120,000 joint. N.M. Stat. Ann. § 42-10-9.	YES	YES	N.M. Stat. Ann. §§ 42-10-1, 42-10-2.	100%. N.M. Stat. Ann. § 42-10-3.	100%. N.M. Stat. Ann. § 42-10-5.	100%. N.M. Stat. Ann. § 42-10-3.
NY	YES	\$165,500 for Kings, Queens, New York, Bronx, Richmond, Nassau, Suffolk, Rockland, Putnam, Westchester Counties. \$137,900 for Dutchess, Albany, Columbia, Orange, Saratoga, and Ulster counties. \$82, 775 for remaining counties. N.Y. Civ. Prac. L. and R. § 5206(a).	YES	YES	N.Y. Civ. Prac. L. and R. § 5205(c). Not exempt if contributions were made 90 days before proceeding.	100%. However, loans taken by debtor-owner are not protected. N.Y. Ins. Law § 3212(b); <i>In re Mesinger</i> , 29 F.2d 158 (2 nd Cir. 1928); <i>Tanges v. Schonbrun</i> , 196 N.Y.S.2d 381.	100% if payable to someone other than insured. N.Y. Ins. Law § 3212(b).	100%, however, court may order that debtor pay creditor “just and proper amount” with “due regard for the reasonable requirements” of the debtor and dependents. N.Y. Ins. Law § 3212(d).
NC	YES	\$35,000 (\$70,000 joint) \$60,000 for unmarried debtor 65 years or older so long as property was previously owned by debtor as tenant by entireties or joint tenants with right of survivorship and former co-owner is deceased. N.C. Gen. Stat. § 1C-1601(a)(1).	YES	YES	N.C. Gen. Stat. § 1C-1601(a)(9).	100% for insurance payable to spouse and/or children. N.C. Const. Art. X § 5; N.C. Gen. Stat. § 1C-1601(a)(6); N.C. Gen. Stat. § 58-58-115.	Same as life insurance cash value.	None.

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ND	NO	\$100,000. N.D. Cent. Code §§ 47-18-01, 28-22-02(7).	YES	YES	N.D. Cent. Code §28-22-03.1 (7) Which have been in effect for at least a year; \$100,000 per account / \$200,000 max. unless reasonably necessary for support.	Maximum of \$8,000. N.D. Cent. Code § 28-22-03.1(5).	100% of proceeds payable to the deceased, deceased representatives, heirs or estate. N.D. Cent. Code § 26.1-33-40.	Annuity contract exempt – N.D. Cent. Code § 28-22-03.1(8)(e).
OH	NO (yes if created between 1972-1984)	\$136, 925. Ohio Rev. Code. Ann. § 2329.66(A)(1)(a).	YES	YES	Ohio Rev. Code Ann. § 2329.66(A)(10)(c) Limited to the extent reasonably necessary for support of the person and any of the person’s dependants. Ohio Rev. Code Ann. § 2329.66(A)(10)(d) SEP-IRA not protected.	Proceeds and avails exempt from debts of insured if payable to spouse, children, dependent, relative, charity, creditor, or trust for benefit of aforementioned individuals. Case law indicates that this includes cash value. Ohio Rev. Code Ann. §§ 2329.66(A)(6)(b), 3911.10	Exempt from debts of insured if payable to spouse, children, dependent, relative, charity, creditor, or trust for benefit of aforementioned individuals.	100% if beneficiary is spouse, child, charity or creditor. Ohio Rev. Code Ann. §§ 2329.66 (a)(6)(b), 3911.10.
OK	YES	\$5,000. Okla. Stat. Ann. tit. 31 § 2(c).	YES	YES	31 Okla. St. Ann. § 1(A)(20).	100%. 36 Okla. St. Ann. § 3631.1.	Same as life insurance cash value.	Same as life insurance cash value.
OR	YES	\$40,000 – if two or more members of a household are debtors	YES	YES	Ore. Rev. Stat. § 18.358.	100% so long as owner’s estate is not beneficiary. Ore. Rev. Stat. § 743.046.	100% so long as owner is not beneficiary. Ore. Rev. Stat. § 743.046.	\$500/mo. Ore. Rev. Stat. § 743.049.

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		whose interests in homestead are subject to sale on execution, the amount shall not exceed \$50,000. Or. Rev. Stat. §18.395.						
PA	YES	\$300.00. 42 Pa. Cons. Stat. Ann. 8123.	YES	YES	42 Pa. C.S. §§ 8124. 100% except for amounts contributed within 1 year or contributed in excess of \$15,000 in a one-year period.	100% when spouse, child, or other relative dependent is beneficiary; when insured is beneficiary, exempt except amount exceeding an income or return of \$100/month. 42 Pa. C.S. § 8124(c)(3).	100% if payable to spouse, child or dependent. 42 Pa. C.S. § 8124(c)(6).	\$100/mo. 42 Pa. C.S. § 8124(c)(3).
RI	YES	\$500,000. R.I. Gen. Laws § 9-26-4.1.	YES	YES	R.I. Gen. Laws § 9-26-4.	Non-owner, non-insured beneficiary's right to proceeds and avails protected from insured's creditors. R.I. Gen. Laws §§ 27-4-11, 27-4-12, 27-18-24.	100% if payable to someone other than the owner/insured.	Retirement annuities exempt R.I. Gen. Laws. § 9-26-4(12).
SC	NO	\$59,100 (or \$118,200 for husband and wife). S.C. Code Ann. § 15-41-30(1).	YES	YES	S.C. Code Ann. § 15-41-30.	\$4,000 if debtor is insured or dependent; otherwise 100% if payable to spouse, children, dependents. S.C. Code Ann. § 15-41-30(A)(9).	100% if beneficiary's interest in proceeds if payable to spouse, child, or dependent. S.C. Code Ann. § 38-63-40(A).	Proceeds from annuity contracts are exempt. S.C. Code Ann. § 38-63-40(B).
SD	NO	Unlimited. S.D. Cod. Laws. § 43-45-3.	YES	YES	S.D. Cod. Laws 43-45-16, 17 Limited to \$1,000,000.	\$20,000. S.D. Cod. Laws § 58-12-4.	\$20,000 if payable to spouse and/or children, \$10,000 if payable to insured's estate.	\$250/mo S.D. Cod. Laws § 58-12-8.
TN	YES	\$5,000 Single \$7,500 Joint	YES	YES	Tenn. Code Ann. § 26-2-105.	100% for insurance payable to spouse, child, or dependent	100% if insured died intestate to extent	100% for amount payable to spouse, child

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	TENANCY BY THE ENTIRETY	HOMESTEAD EXEMPTION	IRA	ROTH IRA	STATUTE AND SPECIAL PROVISIONS	LIFE INSURANCE CASH VALUE	LIFE INSURANCE PROCEEDS	ANNUITY CASH VALUE and/or PAYMENTS
		\$12,500 Single over 62 \$20,000 Married and one over 62 \$25,000 Married and both over 62 Tenn. Code Ann. § 26-2-301				relatives. Tenn. Code Ann. § 56-7-203 <i>In re Billington</i> , 376 B.R. 239 (Bankr. M.D. Tenn. 2007)	proceeds benefit spouse/children, insured died testates leaving proceeds to estate/trust, or if payable to spouse, children, dependents. TCA 56-7-201.	or dependent relatives. Tenn. Code Ann. § 56-7-203.
TX	NO	Unlimited (acreage limits) Tex. Const. Art. XVI, §§ 50,51 & Tex. Prop. Code §§ 41.001, 41.002	YES	YES	Tex. Prop. Code. § 42.0021.	100%. Tex. Ins. Code § 1108.051.	Same as life insurance cash value.	Same as life insurance cash value.
UT	NO	\$30,000 – joint owners may double to \$60,000. Utah Code Ann. § 78B-5-503.	YES	YES	Utah Code Ann. § 78B-5-505. 100% except for amounts contributed within 1 year.	100% for the proceeds and avails, excluding any payments made on the contract within one year. Utah Code Ann. §78b-5-505(1)(a)(xiii). Utah Code Ann. § 78B-5-505.	100% exempt from debts of insured if payable to spouse or children provided in existence for 1 year, debts of beneficiary if insured was spouse or child and in existence for 1 year.	None.
VT	YES	\$125,000. Vt. Stat. Ann. tit. 27 § 101.	YES	YES	Vt. Stat. Ann. § 2740(16).	100%. 12. Vt. Stat. Ann. § 2740(18); 8 Vt. Stat. Ann. § 3706; <i>In re Gabelhart</i> , 138 B.R. 425 (Bankr. D. Vt. 1992).	To the extent necessary for the support of the debtor and any dependents. 100%. 12. Vt. Stat. Ann. § 2740(18)&(19)	\$350/mo. 8 Vt. Stat. Ann. § 3709.
VA	YES	\$5,000 plus \$10,000 if householder is 65 or older.	YES	YES	Va. Code Ann. §34-34.	100%. VA Code §38.2-3122.	100%. Va. Code Ann. § 38.2-3122.	100%.

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		Va. Code Ann. § 34-4.						
WA	NO	\$125,000. Wash. Rev. Code § 6.13.030.	YES	YES	Wash. Rev. Code § 6.15.020.	100% for proceeds and avails payable to beneficiary other than owner and/or insured. Case law indicates this includes cash value. Wash. Rev. Code § 48.18.410; <i>In re Elliott</i> (1968) 74 Wash.2d 600.	Exempt if payable to someone other than insured/ owner. Wash. Rev. Code § 48.18.410.	\$3,000/mo. Wash. Rev. Code § 48.18.430.
WV	NO	\$25,000. W. Va. Code § 38-10-4(a).	YES	NO	W. Va. Code § 38-10-4. Principal 100% protected. Exemption for distributions limited to the extent reasonably necessary for support.	Debtor may exempt up to \$8,000 of cash value on policy owned by debtor if debtor is insured or dependent of the insured. W. Va. Code § 38-10-4(h)	Beneficiary's interest in proceeds 100% protected from creditors of owner and insured if beneficiary is not owner or insured. W. Va. Code § 33-6-27.	Exempt up to the amount reasonably necessary for support on account of illness, disability, death, age or length of service. W. Va. Code § 38-10-4(5).
WI	NO	\$75,000 each spouse Wisc. Stat. § 815.20, 990.01 (14).	YES	YES	Wisc. Stat. Ann. § 815.18(3).	\$150,000 if policy insures debtor, dependents, or individual of whom debtor is dependent (but \$4,000 for policies issued within 2 years). Wisc. Stat. § 815.18(3)(f).	Beneficiary's interest in payment under policy insuring individual of whom debtor was dependent exempt to extent reasonably necessary for support of debtor and dependents. Wis. Stat. § 815.18(3)(i).	\$150,000 (but \$4,000 for policies issued within 2 years). Wisc. Stat. § 815.18(3)(f).
WY	YES	\$20,000. Wy. Stat. Ann. § 1-20-101.	YES	YES	Wy. Stat. Ann. § 1-20-110. 100% exemption for payments made to fund while solvent.	100% if someone other than debtor is named beneficiary. Wy. Stat. Ann. § 26-15-129; <i>In re Vigil</i> , 74 Fed. Appx. 19 (10 th Cir. 2003).	Same as life insurance cash value.	\$350/mo. Wy. Stat. Ann. § 26-15-132.

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Portfolio Risk Analysis

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