

Asset Protection Laws by State

You need Asset Protection planning if:

- You have **NOT** planned for your retirement
- You own a **brokerage account** in your **own name**
- You are **NOT** minimizing your tax liabilities
- You own **vacation** or **investment** in your **own name**
- You text and drive – you are potentially one text away from putting everything you own at risk



State	Homestead Exemption	Applicable Statutes & Codes	Cash Value of Life Insurance	Proceeds from Life Insurance	Cash Value and Payments to Beneficiaries
Alabama	\$15,500 (\$31,000 joint) on real property not exceeding 160 acres in area. Ala. Code § 6-10-2.	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(2).
Alaska	\$72,900. Alaska Stat. § 09.38.010, 8 Alaska Admin. Code 95.030(a).	Alaska Stat. § 09.38.017; Alaska Stat. § 09.38.015.	Entitled to full exemption up to \$500,000 of value of unmaturing policy.	Up to wage exemption (\$473/week) if beneficiary is	Same as life insurance cash value. Alaska Stat. § 09.38.025.



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		List of other exempt items.	Alaska Stat. § 09.38.025(a).	insured's spouse or dependent. Individual debtor entitled to exemption of individual debtor's weekly net earnings not exceeding \$350. Alaska Stat. § 09.38.030(a), 95.030(d).	
Arizona	\$150,000. Ariz. Rev. Stat. Ann. § 33-1101(A).	Ariz. Rev. Stat. Ann. § 33-1126.	Wholly exempt if debtor has named the insured's surviving spouse, child, parent, brother, sister, or other dependent as beneficiary and owned for at least two years. Ariz. Rev. Stat. § 33-1126(A)(6).	\$20,000, not applicable to annuities or cash surrender values increased by premium payments in last two years 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.
Arkansas	Unlimited for married persons/heads of household. Ark. Code Ann. § 16-66-210(b); Ark Const. Art. 9.	Ark. Code Ann. § 16-66-220. <i>Clinical Study Centers, Inc. v. Boellner</i> , 411 S.W.3d 695 (2012). IRA-exemption statute did not contravene Arkansas Constitutional exemption of personal property items of a specified dollar value.	To the extent permitted by the Arkansas constitution (\$500). 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 (8th Cir. 1990).	Exempt if payable to person other than owner and his or her legal reps. 100% from beneficiary debts.	100%. Ark. Code Ann. § 23-79-134; <i>Walker v. Walker</i> , 303 Ark. 34, 791 S.W.2d 710 (1990).
California	The greater of: (1) The countywide median sale price for a single-family home in the calendar year	Cal. Code of Civ. Proc. §704.115. Limited to the extent reasonably necessary for support.	(1) Loan value of unmaturing policy up to \$12.8k or \$25.6k if married. (Will increase to \$13,975/\$27,950 in 2021).	Death benefits exempt to extent reasonably necessary for support of debtor, spouse and dependents.	Same as life insurance cash value if annuity contract considered "life insurance" and not "investment."

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	prior to the calendar year in which the judgment debtor claims the exemption (no greater than \$600,000) (2) \$300,000. Cal. Code. Civ. Proc. § 704.730		Cal. Civ. Proc. Code § 704.100. (2) unmatured life insurance policy owned by debtor may be exempted up to \$14,325 (\$15,650 starting in 2021) 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 § 703.140.	Cal. Civ. Proc. Code § 704.100.	<i>In re Payne</i> , 323 B.R. 723 (9th Cir. BAP 2005).
Colorado	\$75,000 OR \$105,000 if debtor over 60 years old or disabled. Colo. Rev. Stat § 38-41-201(a)-(b).	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)(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 insurance is broad enough to include cash surrender value of policies.
Connecticut	\$75,000 OR \$125,000 if money judgment arises out of services provided at a hospital. Conn. Gen. Stat. Ann. § 52-352b(t).	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
Delaware	\$125,000 10 Del. Code. Ann. § 4914 (c)(1).	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.

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District of Columbia	Unlimited. D.C. Code § 15-501(a)(14).	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.
Florida	Unlimited. Fla. Const. Art. X § 4; Fla. Stat. Ann. §§ 222.01 & 222.02.	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.
Georgia	\$21,500 if single, \$43,000 if married. Ga. Code Ann. § 44-13-100(a)(1) & (6).	Ga. Code Ann. § 44-13-100. 100% for undistributed interests. Ga. Code Ann. § 18-4-22. 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 Ann. § 44-13-100.
Hawaii	\$20,000 OR \$30,000 for married head of household or over age 65. HI Rev. Stat. § 651-92(a)(1)-(2).	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.
Idaho	\$175,000. Idaho Code § 55-1003.	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.
Illinois	\$15,000 if single, \$30,000 if joint. 735 ILCS 5/12-901.	735 ILCS § 5/12-1006.	100% if payable to spouse, child, or dependent.	Same as life insurance cash value.	Same as life insurance cash value.

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			I.L.C.S § 5/12-1001(f).		
Indiana	\$19,300 single; \$38,600 joint. Ind. Code Ann. § 34-55-10-2(b) & (c)(1)	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).
Iowa	Unlimited. Iowa Code Ann § 561.16.	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 (8th Cir. 1993), cert. denied 510 U.S. 900.
Kansas	Unlimited. Kan. Stat. Ann. § 60-2301.	Kan. Stat. Ann. § 60-2308. <i>In re Moore</i> , 214 B.R. 628 (D.Kan. 1997). 100% for principal. No exemptions for distributions.	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.
Kentucky	\$5,000. Ky. Rev. Stat. Ann. § 427.060.	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.
Louisiana	\$35,000 unless the case of obligations arises as a direct result of a catastrophic or terminal illness or injury (unlimited).	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.	100%. La. Rev. Stat. Ann. § 22:912.	100%. La. Rev. Stat. Ann. § 22:912.

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	La. Rev. Stat. Ann. § 20:1(A)(1); La. Const. Art. 12:9.		La. Rev. Stat. Ann. § 22:912.		
Maine	\$47,500 or \$95,000 if minor dependent, over 60 years, or disabled. Me. Rev. Stat. Ann. 14 § 4422(1).	Me. Rev. Stat. Ann. Tit. 14, § 4422-13(A) IRAs are exempt up to \$1,000,000, not including contributions made within last 120 days	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.
Maryland	\$25,6150 (follows federal exemption limit). Md. Code Ann. CT's. & Jud. Proc. § 11-504(f)(2)(B)(ii).	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
Massachusetts	\$500,000 for exemptions created by a written declaration (recorded) / \$125,000 automatic exemption. Mass.Gen. Laws Ann. Ch. 188 § 1.	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.
Michigan	\$40,475 OR \$60,725 if 65+ or disabled. Mich. Comp. Laws Ann. § 600.5451(1)(m).	Mich. Comp. Laws 600.6023 No protection for contributions within 120 days. Mich. Comp. Laws 600.5451. General exemptions.	100%. Mich. Comp. Laws Ann. § 500.2207. 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.</i>	100% if payable to someone other than owner/insured	100% if payable to someone other than owner/insured



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			<i>John Hancock Mutual Life Insurance Co. and Schenk Boncher & Prasher v. Vanderlaan).</i> Mich. Comp. Laws Ann. § 500.2207.		
Minnesota	\$420,000 OR \$1,050,000 if used as farm. Minn. Rev. Stat. Ann. § 510.02.	Minn. Rev. Stat. Ann. § 550.37. Exempt to a present value of \$69,000 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.
Mississippi	\$75,000 Miss. Code. Ann. § 85-3-21.	Miss. Code. Ann. § 85-3-1.	100% 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.
Missouri	\$15,000. Mo. Ann. Stat. § 513.475(1).	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)
Montana	\$250,000. Mont. Code Ann. § 70-32-104.	Mont. Code Ann. § 31-2-106 Limited to extent contributions were made before suit commenced (1 year)	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.
Nebraska	\$60,000. Neb. Rev. Stat. § 40-101	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	100%. Neb. Rev. Stat § 44-371	\$100,000 for cash value, proceeds and benefits attributable to premiums paid at least three years prior.



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			payments made within 3 years non exempt. Neb. Rev. Stat. § 44-371.		Neb. Rev. Stat. § 44-371
Nevada	\$605,000 Nev.Rev. Stat. Ann. § 21.090(1)(m) and Nev.Rev. Stat. Ann. § 115.010(2)	Nev. Rev. Stat. § 21.090(1)(r) 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.
New Hampshire	\$120,000. N.H. Rev. Stat. Ann. § 480:1.	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
New Jersey	None	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.
New Mexico	\$60,000 if single, \$120,000 if joint. N.M. Stat. Ann. § 42-10-9.	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.
New York	\$170,825 for Kings, Queens, New York, Bronx, Richmond, Nassau, Suffolk, Rockland, Putnam, Westchester Counties. \$142,350 for Dutchess,	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 (2nd 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).



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	Albany, Columbia, Orange, Saratoga, and Ulster counties. \$85,400 for remaining counties. N.Y. Civ. Prac. L. and R. § 5206(a).				
North Carolina	\$35,000 if single \$70,000 if 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).	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.
North Dakota	\$100,000. N.D. Cent. Code §§ 47-18-01.	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).
Ohio	\$145, 425. Ohio Rev. Code. Ann. § 2329.66(A)(1)(a).	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 dependents. Ohio Rev. Code Ann. § 2329.66(A)(10)(d).	100% exempt from debts of insured if payable to spouse, children, dependent, relative, charity, creditor, or trust for benefit of aforementioned individuals. Case	Exempt from debts of insured if payable to spouse, children, dependent, relative, charity, creditor, or trust for benefit of	100% if beneficiary is spouse, child, charity or creditor. Ohio Rev. Code Ann. §§ 2329.66 (a)(6)(b), 3911.10

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		SEP-IRA not protected.	law indicates that this includes cash value. Ohio Rev. Code Ann. §§ 2329.66(A)(6)(b), 3911.10.	aforementioned individuals.	
Oklahoma	Unlimited . Okla. Stat. Ann. 31 § 2(A)-(C).	31 Okla. St. Ann. § 1(A)(20).	100%. 36 Okla. St. Ann. § 3631.1.	Save as life insurance cash value	Same as life insurance cash value
Oregon	\$40,000 OR if two or more members of a household are debtors whose interests in homestead are subject to sale on execution, the amount shall not exceed \$50,000. Or. Rev. Stat. § 18.395(1).	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
Pennsylvania	\$300.00. 42 Pa. Cons. Stat. Ann. 8123.	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).
Rhode Island	\$500,000. R.I. Gen. Laws § 9-26-4.1(a)	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).
South Carolina	\$59,100 if single, \$118,200 if spouses.	S.C. Code Ann. § 15-41-30.	\$4,000 if debtor is insured or dependent; otherwise	\$50,000 if beneficiary's interest in	Proceeds from annuity contracts are exempt.



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	S.C. Code Ann. § 15-41-30(A)(1(a).		100% if payable to spouse, children, dependents. S.C. Code Ann. § 15-41-30(A)(9).	proceeds if payable to spouse, child, or dependent. S.C. Code Ann. § 38-65-90	S.C. Code Ann. § 38-63-40(B).
South Dakota	Unlimited. S.D. Cod. Laws. § 43-45-3(1)	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.
Tennessee	\$5,000 Single. \$7,500 Joint. \$12,500 Single and over 62. \$20,000 Married and one over 62. \$25,000 Married and both over 62. Tenn. Code Ann. § 26-2-301.	Tenn. Code Ann. § 26-2-105.	100% for insurance payable to spouse, child, or dependent relatives. Tenn. Code Ann. § 56-7-203 <i>In re Billington</i> , 376 B.R. 239 (Bankr. M.D. Tenn. 2007).	100% if insured died intestate to extent proceeds benefit spouse/children, insured died testate leaving proceeds to estate/trust, or if payable to spouse, children, dependents. TCA 56-7-201.	100% for amount payable to spouse, child or dependent relatives. Tenn. Code Ann. § 56-7-203
Texas	Unlimited Tex. Const. Art. XVI, §§ 50,51 & Tex. Prop. Code §§ 41.001, 41.002.	Tex. Prop. Code. § 42.0021.	100%. Tex. Ins. Code § 1108.051.	Same as life insurance cash value.	Same as life insurance cash value.
Utah	\$42,000 if single, \$84,000 if joint. Utah Code Ann. § 78B-5-503.	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.
Vermont	\$125,000. Vt. Stat. Ann. 27 § 101.	Vt. Stat. Ann. § 2740(16).	100%. 12. Vt. Stat. Ann. § 2740(18);	To the extent necessary for the support of the	\$350/mo. 8 Vt. Stat. Ann. § 3709.

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			8 Vt. Stat. Ann. § 3706; <i>In re Gabelhart</i> , 138 B.R. 425 (Bankr. D. Vt. 1992).	debtor and any dependents. 12. Vt. Stat. Ann. § 2740(18). 100%. 12. Vt. Stat. Ann. § 2740(18)&(19).	
Virginia	Unlimited Virginia Insurance Code § 38.2-3122	Virginia Insurance Code § 38.2-3122 Law.lis.virginia.gov	100%	100%	100%
Washington	\$125,000. Wash. Rev. Code § 6.13.030.	Wash. Rev. Code § 6.15.020.	100% for proceeds and avails payable to beneficiary other than owner and/or insured. Wash. Rev. Code § 48.18.410; Case law indicates this includes cash value. <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(b).
West Virginia	\$25,000. W. Va. Code § 38-10-4(a).	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).
Wisconsin	\$75,000 if single, \$150,000 if joint. Wisc. Stat. § 815.20	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.	\$150,000 (but \$4,000 for policies issued within 2 years). Wisc. Stat. § 815.18(3)(f).

State	Homestead Exemption	Applicable Statutes & Codes	Cash Value of Life Insurance	Proceeds from Life Insurance	Cash Value and Payments to Beneficiaries
				Wis. Stat. § 815.18(3)(i).	
Wyoming	\$20,000. Wy. Stat. Ann. § 1-20-101.	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 (10th Cir. 2003).	Same as life insurance cash value.	\$350/mo. Wy. Stat. Ann. § 26-15-132.