The 2003 Florida Statutes

Title XV - Chapter 222
HOMESTEAD AND METHOD OF SETTING
EXEMPTIONS APART – HOMESTEAD AND
EXEMPTIONS

222.14 Exemption of cash surrender value of life insurance policies and annuity contracts form legal process. The cash surrender values of life insurance policies issued upon the lives of citizens or residents of the state and the proceeds of annuity contracts issued to citizens or residents of the state, upon whatever form, shall not in any case be liable to attachment, garnishment or legal process in favor of any creditor of the person whose life is so insured or of any creditor of the person who is the beneficiary of such annuity contract, unless the insurance or annuity contract was effected for the benefit of such creditor.

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