

EXCERPTS FROM
THE MANY LIVES OF LIFE INSURANCE

Paragraph 1...

Life insurance is a simple idea that takes many shapes. Its basic purpose, of course, is to provide cash to meet the needs of survivors at the insured person's death, and all policies provide this benefit. However, life insurance policies may also build up cash value that can be utilized for a variety of purposes. A particular policy may be intended primarily for *protection* through its death benefit, or it may be designed more for *investment* purposes through increasing cash value. Here are some general types of policies:

Term life maximizes ...

Whole life combines ...

Universal or variable life. These policies place ...

Paragraph 5...

Any of these policies can fill an important niche in one's financial plan. As time passes, however, its original purpose may become less important. As children grow up and we accumulate other resources, the need for family protection decreases.

Paragraph 6...

In other cases, a new policy can be the key to achieving philanthropic goals. Here are some possibilities:

- **Give the death proceeds.** Marvin Holcomb no longer ...
- **Give the policy itself.** Nancy Helm, age 75, had almost forgotten her ...
- **Give a new policy.** Ralph Swanson, in his mid-40's, would like to make a significant gift to (**Charity**). He has no...

There are other ways, too, in which life insurance can enable a donor to make a significant charitable gift.

- **Using life insurance for wealth-replacement.** Marva and George Weiss, both age 60, want to ...
- **Using annuity income to make a life insurance gift.** Maurice Laurent, 68 years old and in the 48 percent combined tax bracket, has \$100,000 in bonds

and GIC's from which he receives after-tax income of \$350 per month. He uses this asset to ...

Final Paragraph...

These are but some of the ways in which life insurance can help you achieve your personal and philanthropic goals. If you would like to explore a life insurance gift to **(Full Name of Charity)** tailored to your circumstances and interests, please contact us.