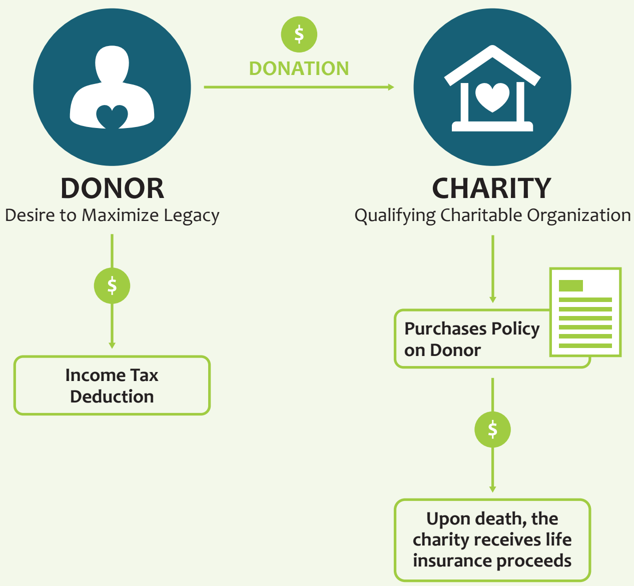
Maximize a *Legacy* to Your Favorite Charity

If you have a favorite charity and would like to maximize the impact of your contributions, you can direct your charitable contributions to be used to create a charitable endowment.

Here's how a Charitable Endowment works:

1. You (the Donor) make annual cash contributions to the charity and receive an income tax deduction for your contributions. The charitable income tax deduction for a cash contribution cannot exceed 50% of your adjusted gross income. There is a 5 year carryforward for any unused deduction.

2. With your consent, the charity uses the annual contribution to purchase and fund a life insurance policy on your life. The charity will be the owner and beneficiary of the life insurance policy. The life insurance proceeds would be excluded from your estate, and there are no gift tax implications for your contributions.



The charity must be a 501(c)(3) charity and must have an insurable interest in the donor's life based on state law and a history of annual charitable contributions by the donor.

By using the contributions to purchase a life insurance policy, this planning solution maximizes the legacy that you can leave to your favorite charity.

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