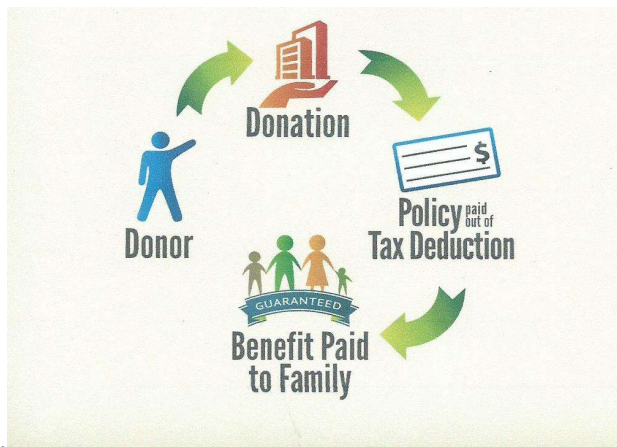




www.thinklegacylife.com

You can give a MAJOR GIFT of appreciated assets without disinheriting your heirs!

Give to your favored charitable organization or Donor Advised Fund without disinheriting your heirs. This technique has been used for years and is a valuable tool for Estate Tax management. Assets are moved out of an estate and typically donated to a charitable organization or Donor Advised Fund. This qualifies the donor for beneficial tax deductions as well as avoiding any capital gains tax on the appreciated asset. A life insurance policy is written on the life of the donor with the heirs as the beneficiaries to replace the asset given to the charitable organization or Donor Advised Fund. Upon the donor's death, the life insurance proceeds are received by the heirs – INCOME TAX FREE. Note that the income tax savings of the donation can help to offset the premium cost of the life insurance policy.



The Power of the Wealth Replacement Program

- Your donation to the charitable organization or Donor Advised Fund qualifies for significant tax benefits that are locked up in appreciated assets.
- Your heirs are not disinherited by your generous gift to the charitable organization or Donor Advised Fund.
- You are able to make a major contribution while you are still living.

For further information, contact:

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Please see other side for more examples of life insurance premiums and resulting charitable gifts...

You can make a substantial donation and provide **NOW AVAILABLE TO ALL
for your family at the same time.**

Wealth Replacement Whole Life Insurance:

Examples of Life Insurance Benefits and Premiums

\$10,000 Whole Life Insurance -
Standard/Non-Tobacco premiums

Age	Single Premium		Monthly 20 Year Pay	
	M	F	M	F
35	\$2,682	\$2,452	\$22.13	\$20.67
45	\$3,482	\$3,212	\$27.26	\$25.39
55	\$4,582	\$4,202	\$34.46	\$32.03
65	\$5,902	\$5,422	\$49.04	\$42.09
70	\$6,582	\$6,122	\$59.87	\$49.09

\$25,000 Whole Life Insurance -
Standard/Non-Tobacco premiums

Age	Single Premium		Monthly 20 Year Pay	
	M	F	M	F
35	\$6,687	\$6,112	\$45.96	\$42.31
45	\$8,687	\$8,012	\$58.78	\$54.10
55	\$11,437	\$10,487	\$76.77	\$70.71
65	\$14,737	\$13,537	\$113.23	\$95.84
70	\$16,437	\$15,287	\$140.31	\$113.34

These are examples of a typical whole life insurance policy. Actual premiums will be based on the insurer, type of policy, age and sex of the insured, underwriting class, amount of life insurance coverage and premium payment mode.



Wealth Replacement programs using life insurance are not new. They have been used by the wealthy for many years.

What is new is that this powerful technique is now available to the more typical donor, one who wants to leave a major gift and, however, does not want to disinherit their family.

A Wealth Replacement Life Insurance Program solves that problem by using a life insurance policy with the same amount as the charitable gift. The policy is paid for or partially paid for by available tax savings from the donated assets (particularly effective with the Single Premium Life Insurance plan).

Under this arrangement, many more donors can now consider making current donations of appreciated assets or cash to the charity or Donor Advised Fund – and without disinheriting their heirs.

We encourage you to review this type of program with your tax advisor to make sure it is a good program for you and your family.