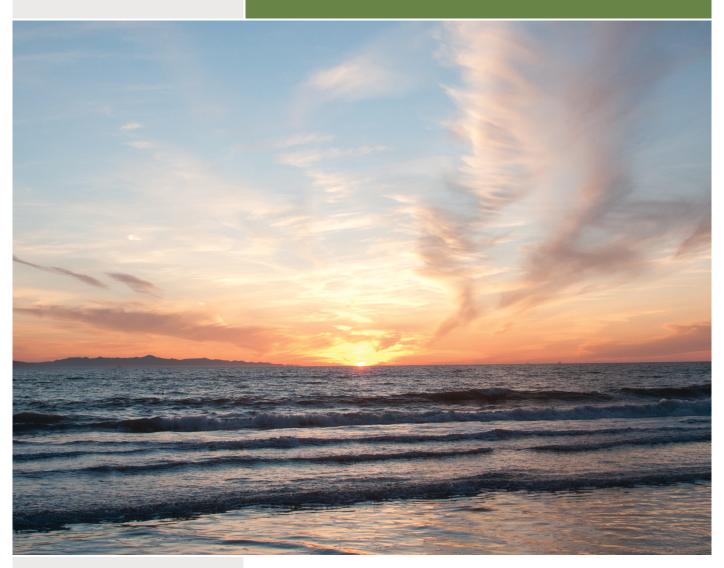
Getting More From Unneeded Life Insurance



Did you know you can make a gift of life insurance to support our cause and receive some very nice tax benefits?



What Insurance Policies **Do You Own?**

Do you have several life insurance policies? If so, consider how, when and why you acquired those policies.

- Did you originally purchase a policy years ago when your children were young but now they are adults?
- Did you buy a policy that your spouse could use to pay off mortgage debt but now you no longer own that home or are living debt free?
- Do you or your spouse own life insurance that was originally purchased by an employer?

You might own more insurance than you need. The reason for originally purchasing the policy may no longer exist. If so, you could be over-insured.



How to Use Your Policies For Good

Did you know you can use old or unnecessary life insurance policies in new ways to achieve your goals? There are a variety of ways that you can use your life insurance to support our cause.

- You can give your unneeded policy to support our work today.
- You can name our organization as a beneficiary of a policy you still want to hold on to.
- You can transfer your policy into a charitable remainder trust or other instrument and receive income and tax benefits based on its value.

Your Insurance Can Be Your Legacy

Did you know life insurance is one of the best ways to create a meaningful legacy? There are many reasons why insurance is important. It is an easy way to leave something to provide for the people - or causes - that mean the most to you. If you do not currently own a life insurance policy, here are a few things to consider:

- Because of competition in the industry, life insurance is generally a bargain.
- You can save money by getting quotes from more than one underwriter.
- Even insurance with a small premium can result in a large payout to beneficiaries.

A Gift of Your Policy

Provides Benefits

- When you make a gift of your life insurance policy to us, you will receive an income tax deduction this year.
- If you want to make annual gifts to help us pay the premiums to maintain your policy, you will receive an income tax deduction for each of your gifts.
- You can exchange your insurance for a life-income gift that will provide annual payments to you. We benefit from any funds that remain.

It is Easy to Name Us as Beneficiary

- Ask your life insurance underwriter for a beneficiary designation form.
- Name us as a partial or total beneficiary.
- Let us know so we can work with your insurer to make sure your gift arrives as you expect.

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Definitions

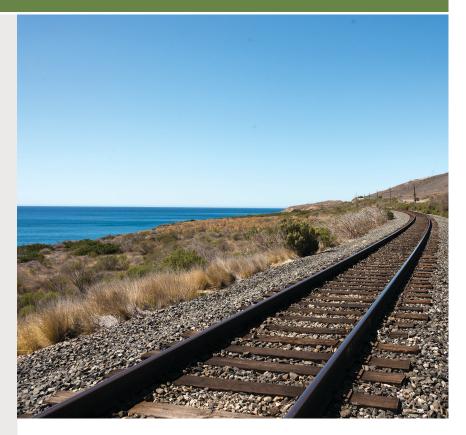
Beneficiary Designation

Leaving a financial account, retirement account or insurance policy to another person, trust or an organization using a simple form, typically provided by a financial service or insurance company. The beneficiary can be one or more individuals and/or organizations, such as a trust or charity.

Life Insurance

A form of insurance that provides for the payment of a fixed sum (the death benefit) to a designated beneficiary upon the death of the insured.

Common policies are either a "term" policy or "whole life" policy.



May We Help You?

If a gift of life insurance interests you, please contact us. We would be delighted to talk with you and answer any questions that you have regarding how to convert your unneeded life insurance policy into something meaningful.

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Main Website: The IHS.org

Gift Planning Website: IHSlegacy.org







