It doesn’t matter what cause inspires you – it’s your inspiration to give that truly matters.

For most charitable organizations, no gift is as important as a financial gift. But money isn’t the only way to make a meaningful financial contribution. If you are looking to make a positive impact, consider making a charitable gift of life insurance.

We understand that your desire to give is what matters most. Simply determine the size of your gift, name your beneficiary and your insurance agent will see to it that your gift is delivered accordingly.

You may not know it – but to the 1.4 million non-profits that exist in America today, you are one of the greatest factors in their success. The vast majority of money raised by non-profit organizations comes from individual donors like you. In 2005 alone, 76.5 percent of all charitable contributions came from individual donors.*

* AAFRC Trust for Philanthropy/Giving USA 2005
Can a gift that is so easy to give make an impact? Absolutely.

When you consider a gift of charitable life insurance, you have the freedom to ask yourself how much you want to give. Not how much you can afford to give.

Think of it this way – with charitable life insurance your gift does not need to be limited by how much money you have today. Instead of making large contributions now, you can purchase a life insurance policy, making smaller premium payments today. Premiums may be paid semi-annually or annually. These premiums will result in a much larger financial gift to the charity when the policy matures.

For example, a bequest of $100,000 may be overwhelming, if not impossible, for you to make. However, you may be able to purchase a life insurance policy in that amount – making much smaller annual donations in the form of life insurance premiums. In many cases those premiums will be tax deductible.

Upon your death, the charity you have selected will receive a substantial gift in your name. Neither your estate, nor the charity it helped support, will pay taxes on the donation.

As a donor, one of the greatest advantages to gifting a life insurance policy is the potential to bequeath a much larger donation to your favorite charity. However, that is not the only benefit. If your charity has more immediate funding needs, it can take advantage of the accumulated cash value of your donated life insurance policy.

And, if you attach a waiver of premium benefit to your policy, your premium payments will be protected even if you cannot continue to pay them due to a qualifying disability. A gift of life insurance is both a substantial and reliable source of funding for your charity.