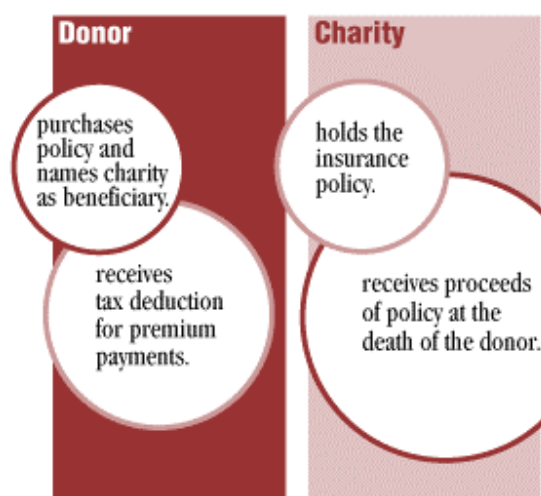


Give a gift of life insurance to Friends House —an affordable legacy



An affordable legacy

Life insurance is a practical and affordable way for you to do more than you may have thought possible. Gifts of \$50,000, \$100,000, \$500,000 and even more are within reach. Donors no longer need to accumulate great wealth to make substantial and meaningful gifts.

How it works

Michael and Catherine Smith are deeply committed to making sure that Friends House of Sandy Spring, MD has a secure financial future. They are regular financial supporters, but they dream of

someday making a significant gift that would help expand the Friends House ministry in the future, even after they are gone. Because they are not wealthy people, that dream seemed distant. Until they learned about giving to charity through life insurance.

Working with Karen Lehman, Friends House Executive Director, the Smiths decide to purchase a life insurance policy. They choose to take out the policy on Catherine's life because the cost is lower since she is slightly younger than Michael, and is in better health. They name Friends House, Inc as the owner of the policy and Friends House Development Fund as the beneficiary. By doing this, the cost of the annual premium can be deducted from their income taxes as a charitable donation. And the proceeds of the policy will be paid directly to the Friends House Development Fund upon Catherine's death, without going through probate.

Benefits for donors

- A gift of a life insurance policy often allows a donor to make a substantially larger charitable gift than would otherwise be possible.
- Charitable life insurance gifts generate tax deductions based on the premium payments.
- The donor's estate remains undiminished in spite of making a substantial charitable gift.
- Donors receive the satisfaction of knowing their gifts will help support their favorite charitable organizations long after they are gone.

Benefits for Friends House

- Gifts of life insurance are a critical source of future income that can be planned for and depended upon.
- Modest annual gifts are multiplied into substantial support, opening the door to major gifts from many more donors.
- Friends House receives the payment at the donor's death in cash, undiluted by administrative fees and not delayed by probate.

- The gift is made during the donor's lifetime, enabling the charity to recognize and thank the donor.

It's easy to make a gift

It's easier than you think, and you may be pleasantly surprised at how your modest annual contributions can be multiplied into a substantial gift. Contact Karen Lehman, Friends House Executive Director (301.924.7528) to set up a customized program designed to fit your budget.

An example of gifts and premium payments						
This table provides examples of typical annual premiums payable for five years to provide a substantial charitable gift through life insurance. These are examples only. Karen Lehman, Friends House Executive Director (301.924.7528) or email klehman@friendshouse.com will provide a specific illustration for your age and circumstances.						
Charitable gift total	Annual premiums for five years					
	Age 30 Male	Age 30 Female	Age 40 Male	Age 40 Female	Age 50 Male	Age 50 Female
\$50,000	\$1,000	\$900	\$1,500	\$1,300	\$2,400	\$2,100
\$100,000	\$1,550	\$1,250	\$2,350	\$1,800	\$3,900	\$3,200
\$250,000	\$3,200	\$2,600	\$4,800	\$3,800	\$8,000	\$6,500
\$500,000	\$6,300	\$5,000	\$9,500	\$7,500	\$16,000	\$13,000
	Age 60 Male	Age 60 Female	Age 70 Male	Age 70 Female		
\$50,000	\$3,700	\$3,300	\$5,500	\$4,800		
\$100,000	\$6,000	\$5,000	\$9,000	\$7,000		
\$250,000	\$13,000	\$11,000	\$20,000	\$16,000		
\$500,000	\$25,000	\$20,000	\$39,000	\$30,000		
Annual premium payments are based on preferred rates for Protective 500 for age 30 males and Protective 100+ for age 30 females. All other examples are based on Protective Classic.						