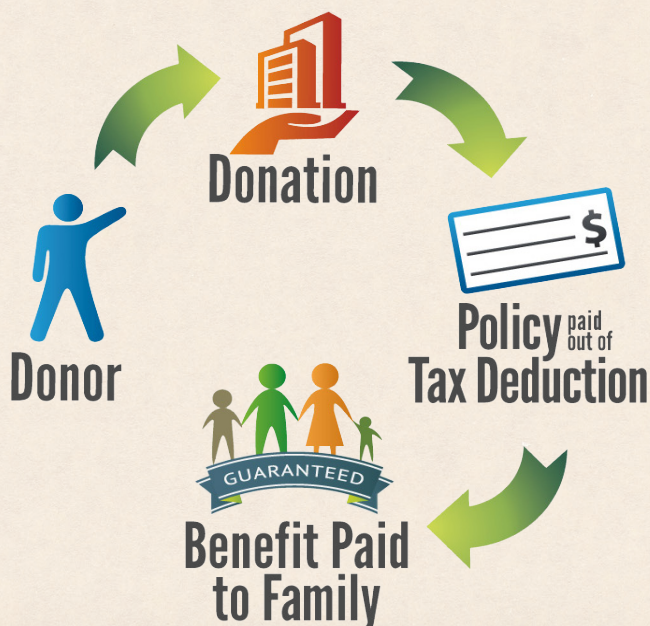




## You can give a MAJOR GIFT of appreciated assets *without* disinheriting your heirs!

Give to the Nashville Symphony 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. This qualifies the contributor for beneficial tax deductions. A life insurance policy is written on the life of the contributor with the heirs as the beneficiaries. The life insurance proceeds are received **INCOME TAX FREE**.



## The Power of Wealth Replacement Program

- Your donation to the Nashville Symphony qualifies for significant tax benefits that are locked up in appreciated assets
- Your heirs are not disinherited by your generous gift to the Nashville Symphony
- You are able to make a major contribution while you are still living

Call now toll-free  
**1-877-243-9988**

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



You can make a substantial donation and provide for your family at the same time.

## WEALTH REPLACEMENT Simplified Issue Policy\*

NO EXAM REQUIRED

Example of a **\$25,000** *legacylife* Gift from an Individual Donor

A typical	One-time Premium		OR	Yearly premium for five years	
	Male	Female		Male	Female
40 year old	\$ 9,360	\$ 8,402		\$ 1,926	\$ 1,724
50 year old	\$13,059	\$11,798		\$ 2,225	\$ 2,355
60 year old	\$16,891	\$15,060		\$ 3,483	\$ 3,074
70 year old	\$21,163	\$19,546		\$ 4,435	\$ 4,022

Example of a **\$50,000** *legacylife* Gift from an Individual Donor

A typical	One-time Premium		OR	Yearly premium for five years	
	Male	Female		Male	Female
40 year old	\$18,630	\$16,713		\$ 3,763	\$ 3,357
50 year old	\$26,028	\$23,506		\$ 5,160	\$ 4,620
60 year old	\$33,692	\$30,031		\$ 6,876	\$ 6,057
70 year old	\$42,236	\$39,002		\$ 8,780	\$ 7,955

\*Simplified Issue Policy requires no exam, and answering just a few short questions.

Please note we also have fully underwritten policies available for the Legacy Wealth Replacement program. If you qualify, the premiums could cost less and policies are available in larger amounts than the \$25,000 and \$50,000.

**Notice to applicant:** Information regarding your insurability will be treated as confidential. These policy premiums will not increase and the gift amount and the policy is guaranteed with the full payment of the premium. Premiums are typically paid over 5 years or in one lump sum. Other payment options are also available.

We encourage you to review this program with your tax preparer to make sure it is a good program for you and your family. We will provide a cost estimator for your preparer to show you the actual net cost after tax savings of your generous gift.

## NOW AVAILABLE TO ALL

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, who wants to leave a major gift, however, does not want to disinherit their family.

The Legacy Life Wealth Replacement Program solves that problem by using a life insurance policy with the same face amount as the gift. The policy is paid for or partially paid for by available tax savings from the donated assets.

Legacy Life is specifically designed to facilitate gifts of appreciated assets to nonprofit organizations without disinheriting heirs.

### Here's how to take a closer look:

1. Call toll-free to begin the courteous, no-pressure process of exploring your Legacy Life options.
2. Your agent will work with you to find the best policy for your goals, and obtain quotes for your review and consideration.
3. When you give us the okay, your agent will assist throughout the application process, until your Legacy Life gift is in place.

Call for more information and your free, no-pressure quote:

**1-877-243-9988**

7a.m. to 6p.m. Pacific Time

The life insurance quoting and application processes are conveniently handled by phone and mail or e-mail, with online agent support also available.

Please call for your actual premiums based on insurer and policy, your age, underwriting class, amount of coverage and payment mode. Premiums are normally paid in one lump sum or spread out over five years. Other payment options are available. All policies are guaranteed and underwritten by a highly rated insurance carrier.

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