



WHAT IT IS:

## LIFE INSURANCE POLICIES A SIMPLE WAY TO MAKE A SIGNIFICANT IMPACT

HOW IT WORKS:

If you have life insurance policies that were bought some years ago for reasons that no longer apply, consider donating them to ADF. By making ADF the owner of the policy or naming ADF as its irrevocable beneficiary, you can have a significant and positive impact in defending religious freedom, the sanctity of life, and family values.

Insurance gifts generally take one of three forms:

1. ADF becomes the owner and irrevocable beneficiary of a policy that is paid in full (no additional premiums are required). This type of gift entitles you to a charitable deduction for the value of the policy at the time it is transferred to ADF.
2. ADF is named as the owner and irrevocable beneficiary of a policy on which you are still making payments. You will receive a charitable deduction for the value of the policy and for future premium payments that you make.
3. ADF is named as the beneficiary of a policy, but you retain ownership. Although this form does not entitle you to a charitable deduction on your income tax, it may entitle your estate to one. Plus, proceeds from the policy will help ADF fight to protect religious liberty for your children and grandchildren.

THE BENEFITS:

- Insurance policies can allow you to support ADF and keep other assets intact for your heirs.
- By combining life insurance with a giving vehicle called a Wealth Replacement Trust, you can make a significant gift to ADF now, and “replace” its value in your estate using insurance.
- For a relatively small cost, a gift of an insurance policy can provide a benefit to ADF that you may not have otherwise thought possible.

PRACTICALLY  
SPEAKING:

Suppose John and Mary would like to give ADF a gift of \$2 million in securities they have owned for years. They donate the securities to a trust, which sells them and invests the proceeds. The trust also purchases and pays the premiums for a “second to die” life insurance policy on John and Mary with a benefit of \$2 million. At the death of the survivor of John or Mary, ADF receives the proceeds of the trust, and the children receive the proceeds from the insurance policy of \$2 million. Both ADF and the children will have benefited from John and Mary’s wise planning.

HOW YOU CAN SET UP  
THIS GIVING VEHICLE:

To discuss using life insurance to make a gift, please call us. The ADF staff will work with you and your professional advisors to help you make a significant impact for religious liberty while also taking care of your family’s needs.

*Information herein is provided as an educational service only, and is not legal or professional advice. Always consult your attorney, accountant and/or financial advisor before making any decisions concerning estate or charitable gift planning strategies in order to determine the consequences of your gift for your circumstances.*

TO LEARN MORE ABOUT HOW YOU CAN BECOME A PILLAR OF FREEDOM AND DEFEND  
OUR FIRST LIBERTY, CALL 1-800-TELL-ADF. OR VISIT US ON-LINE AT [WWW.TELLADF.ORG](http://WWW.TELLADF.ORG)