

**LIFESTYLE INCOME STRATEGIES**  
*PROVIDING INCOME STRATEGIES FOR YOUR LIFESTYLE*

## ANNUAL INCOME DONATION & ENDOWMENT PROGRAM

### PROGRAM OVERVIEW

***EMPOWER DONORS TO CREATE A LIFE LONG ANNUAL DONATION AND  
ENDOWMENT FUND WITH NO OUT-OF-POCKET COST TO DONOR***

This program is designed for Charities, Foundations, Colleges / Universities, Religious Organizations, Hospitals, and other non-profits. The program uses a life insurance strategy to create an annual income donation during the life of the donor and an endowment fund using the policy death proceeds.

### DONOR ENDOWMENT STRATEGY ATTRIBUTES AND BENEFITS

- A Unique Life Insurance Strategy Combined with Low Cost Bank Loans Which Funds 100% of All Premium Payments (Strategy is Known As “Premium Financing”)
- No Out-of-Pocket Cost to Donor - No Loan Principal or Interest Payments
- Donor Creates Annual Donation Income Stream Starting in the First Policy Year
- Annual Donation Paid by Bank and Not Out of the Pocket of the Donor
- Annual Donation Added as Loan to the Life Insurance Policy
- Upon Death of the Insured the Bank Loan and Interest is Repaid with Proceeds from the Life Insurance Policy
- Up to 50% of Net Death Proceeds Can Be Paid to Non Profit to Create Endowment

### DONOR CRITERIA & BENEFITS

- Donor Minimum Net Worth of \$10,000,000
- Donor Becomes the Insured – Must Be in Reasonably Good Health / Age 20’s to 70’s
- Ability to Post Temporary Collateral During Early Years of the Policy
- Donor Can Contribute Remaining Net Death Proceeds to Named Beneficiaries

### LIFE POLICY STRUCTURE

- Medically Underwritten
- Face Amounts up to \$100,000,000
- All Premiums are Financed by Bank
- Policy Creates a MEC (Modified Endowment Contract)

### DONATION STRUCTURE

- Annual Donations Made by Lender
- Donation Paid Directly To Non Profit
- Provides Annual Level Donation or Increasing Annual Donation Option
- Donation Can Be Used for Any Purpose