



## Make a Difference With Charitable Giving

More than ever before, charities depend on people like you and me to support their important work. But how do most of us make a difference, especially when we're so busy planning for other financial goals?

The answer may be a life insurance policy. A life insurance policy can transform a small giver into a substantial donor, and serve as a great replacement vehicle for your heirs if you gift other assets to charity. There are two main options you can use to structure your charitable gift using life insurance as the funding vehicle: the Life Insurance Endowment Option and the Asset Replacement Option.

### The Life Insurance Endowment Option

The Life Insurance Endowment Option is easy to establish: your favorite charity is simply named beneficiary of a life insurance policy on your life. Through this technique, both you and the charity can reap important benefits.

You benefit, because you can make a major gift for a few dollars a year. When the charity is the policyowner and beneficiary of the policy, the entire gift may be income-tax deductible to you. Finally, your gift is self-executing and proceeds are paid promptly.

The charitable institution benefits, too. They're assured of a source of future income. The amount of the gift is certain. There may be possible access to the cash surrender values, and they have total control of the program if they own the policy.

### The Asset Replacement Option

With this option, you make a tax-deductible gift to charity (cash, stocks, bonds real estate or other assets). Then you purchase a life insurance policy, naming your heirs as beneficiaries, to replace the property you "gifted." The money you save from the income tax deduction could help fund the policy premium.

You benefit, because your gift may qualify for a current income-tax deduction. You can also place the gift in a trust to provide you with income while you're still alive. Plus, your gift may escape estate taxes after your death. And finally, once you're gone, your heirs receive insurance benefits equal to the value of the asset you gifted. Likewise, the charitable institution benefits because the amount of the gift is certain. If you opted to place the gift in a trust, the charity can control the asset during your lifetime by serving as trustee and they're assured of a source of income.



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