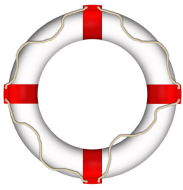


# **Don't Throw That Life Insurance Policy Away!**

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This brochure contains general gift, estate, and financial planning information for educational purposes. It does not provide legal or tax advice. For advice or assistance on specific gifts and decisions please consult an attorney or other professional advisor.



## Don't Throw That Life Insurance Policy Away!

Couples with very young children often purchase a life insurance policy as extra protection for their families, just in case something happens to dad or mom, the breadwinner is no longer able to work, or something catastrophic occurs. After the children are grown, what happens to the policy?

Often, nothing at all. It is common for the policy to be put in a file drawer along with other important documents and forgotten.

If you still have a life insurance policy that you no longer need, what you may not know is that it can make a great gift to The American College of Financial Services. You can designate The American College of Financial Services as the beneficiary of this existing policy and, as a result, make a considerably larger gift than you thought possible — larger than if you were to donate the cash equivalent of the policy's premiums.

If you make us the owner and beneficiary of the policy, you can receive an immediate income tax deduction and future premiums may be deductible. If these tax deductions are not important, you can remain as the policy owner and name The American College of Financial Services as a sole or partial beneficiary.

You might be tempted to turn the policy in for the “face value.” Please realize that this value may be arbitrary, and may not represent the full current value of your policy. If you give the policy to The American College of Financial Services, we may be able to receive a payment that exceeds this arbitrary number calculated by the policy provider.

We'd be happy to discuss, without obligation, the charitable possibilities of using life insurance. Just let us know what questions you have or what additional information would be helpful.

Let us show you how you can take advantage of this great giving incentive.

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