

*Throughout our American history the philanthropic spirit has changed the face of neighborhoods and entire communities.*

*Americans seem to have cultivated and nurtured a brand of generosity that leverages resources and results in an impact that is lasting.*

*Thanks to this heritage, a bit of careful planning makes it possible to maximize the impact of charitable intent and multiply your resources at work. This is especially true when you consider tax benefits that can result from gifts that you make during this calendar year.*

*Some careful consideration may result in increasing the value of every dollar for you and the organizations you support.*

For income tax purposes, the "reportable gift" is usually an amount equal to the lesser of premiums paid or the approximate cash value of the policy.

**Leveraging The Spirit of Giving**

If you would like more information on a charitable plan that can help you leverage your objectives, we invite you to contact one of our planning professionals. The information is offered as our gift to you without obligation and in complete confidence.



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**A Plan to Leverage  
Your Charitable Gift**

