A GIFT OF LIFE INSURANCE

There are a variety of ways to give life insurance—each with its own set of advantages. Make your gift based on what's right for your specific financial situation and charitable interests.

Many are familiar with how life insurance provides for loved ones upon death. This same principle can be used to benefit your favorite charities and causes. A gift of life insurance given through InFaith Community Foundation enables you to make a significant charitable gift upon your death—larger than what might be possible today.

WAYS TO GIVE LIFE INSURANCE

Give a New Contract. By making InFaith owner and beneficiary of a new life insurance contract, you can take a charitable deduction for ongoing premium payments as you make them. While most choose to pay premiums in cash, you can also use appreciated stock to pay premiums and bypass the capital gains associated with the asset. This further reduces the ultimate cost of your gift of life insurance.

Give an Existing Contract. If you have an existing life insurance contract you no longer need, you can change the owner and beneficiary to InFaith. You will receive a charitable tax deduction for the value of the contract, plus you can take a charitable deduction for any additional premiums you pay.

Name InFaith as Beneficiary. Name InFaith the beneficiary of a life insurance contract and designate all or a portion of the proceeds to your donor advised fund. While you can't take a charitable deduction for premiums you pay, life insurance proceeds directed to charity provide an estate tax deduction. You retain the flexibility to change the beneficiary designation of your life insurance contract (providing the life insurance is not owned by InFaith).

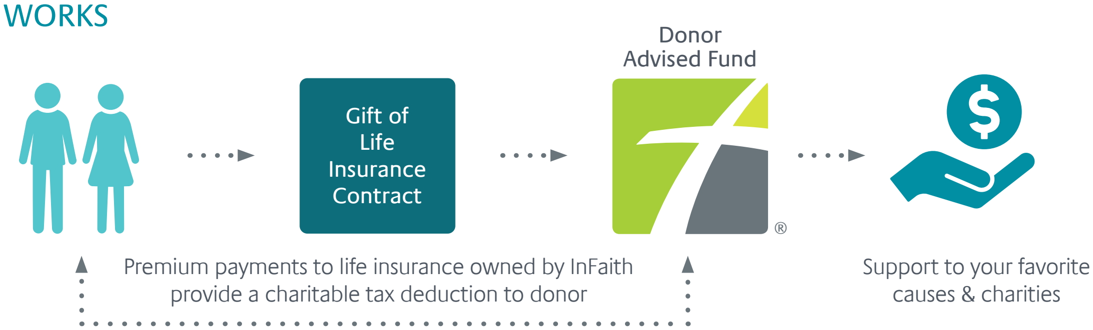
BENEFITS OF GIVING

Support Favorite Charities or Causes. Proceeds from the life insurance contract are paid promptly to InFaith and allocated to your donor advised fund. Your gift will provide ongoing support to your recommended charity(ies) far into the future. Based on the size of the gift, a portion of the death benefit may be distributed in a lump sum to one or more charities if that is your wish.

Make Significant Future Gift. Most people can give substantially more through life insurance because the premiums purchase a significantly larger ultimate benefit to favorite charities. When the owner of the contract is a charity, such as InFaith, the premiums paid on the policy are tax deductible to those who itemize their deductions, which makes the gift even more affordable.

Giving Flexibility. You design the life insurance contract to fit your giving situation and your donor advised fund according to your giving interests. Through InFaith, you can name multiple, diverse benefiting charities through one life insurance contract. If you wish to change these benefiting charities, simply contact InFaith. You can also remain anonymous to one or more of the benefiting charities, if that's your wish.

HOW IT WORKS



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inFaith COMMUNITY FOUNDATION®

inFaithFound.org 600 PORTLAND AVENUE SOUTH, SUITE 5100, MINNEAPOLIS, MINNESOTA 55415 p 800.365.4172 f 612.844.4109

DONOR STORY

The Donors. A couple in their 40s is committed to charitable causes that support animal welfare. While they don't have a large estate, they have the ability to make affordable gifts of life insurance premiums to make a larger gift in the future.

Their Gift. The couple made InFaith owner and beneficiary of a $50,000 life insurance contract, and their annual payments are tax deductible. Upon their deaths, life insurance proceeds will go to two donor advised field of interest funds established by the donors—one to benefit socially responsible care for domestic animals, and one to benefit wildlife and the natural environment.

FOR MORE INFORMATION

For more information, call InFaith Community Foundation at 800.365.4172 or visit inFaithFound.org.

Donors must itemize their deductions to receive a charitable income tax deduction.

Charitable giving can result in significant tax, legal and financial consequences. InFaith Community Foundation does not provide accounting or tax advice. Consult with your attorney or tax professional.

To ensure compliance with IRS requirements, be aware that any U.S. federal tax advice that may be contained in this brochure is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing and recommending another party to any transaction or matter addressed herein.

inFaith COMMUNITY FOUNDATION®

Spreading Joy. Changing Lives.®

InFaith Community Foundation is a national charity with a mission to serve donors, spread joy and change lives. Through InFaith, giving is customized to each donor's charitable interests and financial circumstances. InFaith is a proven steward of these gifts, earning consistently high ratings from Charity Navigator and GuideStar for sound fiscal management, transparency and commitment to excellence. Together with donors, InFaith grants millions of dollars annually to charities serving local, national and global communities. To learn more, visit inFaithFound.org.

WE OFFER

- Donor advised funds, giving circles, collaborative funds and organizational endowments.
- Full range of giving options, from simple to complex.
- Flexibility to give to any charity.
- Maximum tax benefits based on when and how charitable gifts are made.
- Donor-centered services including online access and family and women's giving resources.
- Mission-based investment options for charitable assets.