

WAG INSURANCE

WEALTH ACCELERATION GROUP

See reverse side for more information on life settlements.

WWW.WAGINSURANCE.COM

SPECIALIZED PREMIUM FINANCED LIFE INSURANCE

EXPLORE A UNIQUE WAY TO DONATE TO YOUR FAVORITE CHARITY WITH NO OUT OF POCKET EXPENSE.

THE BENEFITS

Provide life insurance protection for two to three years with no out of pocket expense. Provide the option of a life settlement which can provide a cash payout. The cash generated by the life settlement can be utilized to:

- Fund a bequest to a favorite charity and provide philanthropy opportunities.
- Provide needed cash.
- Supplement the client's retirement plan.
- Finance health care.
- Gift to family and friends.



PROGRAM SUMMARY

- › UTILIZE YOUR HIDDEN ASSET OF UNTAPPED LIFE INSURANCE, UP TO YOUR NET WORTH, TO BENEFIT OTHERS AT NO COST TO YOU.
- › CREATE SUBSTANTIAL ADDITIONAL WORTH, WITH NO EXPENSE.
- › A UNIQUE WAY TO DONATE / CONTRIBUTE TO A CHARITY OR LOVED ONES. YOUR NET WORTH IS NOT AFFECTED.
- › ALLOWS INDIVIDUALS TO OBTAIN THE MAXIMUM COVERAGE OF HIGH QUALITY LIFE INSURANCE FROM THE NATION'S TOP RATED INSURANCE CARRIERS WITHOUT THE LIABILITY, OR OBLIGATION TO PAY PREMIUM PAYMENTS OR ANY RELATED COSTS FOR THE TERM OF THE PROGRAM.
- › SIMPLE CONFIDENTIAL TO FIND OUT IF YOU QUALIFY.

QUALIFICATIONS

- Minimum age: 70
- Maximum age: 90
- Minimum insurable net worth: \$3 million
- Must be U.S. resident
- Impaired health risk is generally acceptable

VISIT US AT
WWW.WAGINSURANCE.COM

OR CALL US AT 816.678.1677



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CREATING LEGACIES FROM LIFE INSURANCE

The fund-raising landscape is changing. Non-profit organizations, philanthropies, foundations and charities are all looking for ways to encourage giving and to make the donation process more rewarding. Life Settlements are the answer. With a life settlement, a donor can give support to his or her favorite philanthropic group by selling or donating an unneeded or unwanted life insurance policy. Ultimately, the donor gives the proceeds to the organization without depleting his or her personal cash reserves or income-producing assets. At the same time, life settlements present the opportunity for donors to see and experience what their gift made possible. It's a win-win situation and a tremendous opportunity for philanthropic fundraising.

ADVANTAGES OF LIFE INSURANCE DONATIONS



- Allows organizations to pursue a greater number of possible donors
- Strengthens performance of planned-giving programs
- Organization can become the owner/beneficiary and may decide to pursue a life settlement for immediate availability of funds
- Increases total donations by presenting donors with alternative giving methods
- Typically no out-of-pocket expense to donors
- Significant tax benefits to donors

DISADVANTAGES TO TRADITIONAL CASH DONATIONS

- Donors experience large out-of-pocket expenses
- Possible donors are limited by cash-on-hand resources
- Reduces total donations by offering only one donation method.

IDEAL LIFE SETTLEMENT CANDIDATES

- Age 70 or Older
- Policy face value of \$250,000 or more
- Policy issued at least two (2) years ago

BENEFITS FOR DONORS

- The positive outcome of the donation can be seen and enjoyed during the giver's lifetime.
- Gifts are funded by the proceeds from the sale of an unneeded life insurance policy instead of cash or financial resources.
- Proceeds often turn into donations three to five times higher than lapse or surrender value.
- Tax deductions are typically enhanced.
- Premium payments are eliminated, freeing up cash for other uses.



CASE STUDY

Policy Type:
Universal Life
Face Amount:
\$3,000,000
Cash Surrender Value:
\$18,000
Life Settlement /
Donation to Charity:
\$597,000

Eleanor had a life insurance policy that was becoming too expensive to maintain. Through a Life Settlement, she was able to alleviate her financial burden and make a donation to her favorite charity at the same time. She was able to see her contribution put to good work and the organization was able to receive substantially more than it would have through other donation methods.

DISCOVER THE HIDDEN VALUE OF LIFE SETTLEMENT DONATIONS

Just like stocks, bonds, art or antiques, life insurance is a financial asset that can be bought and sold. Once a financial asset is sold – the proceeds can be used for any number of purposes, including charitable giving. What makes Life Settlements so special is that unlike traditional donations, there are substantial benefits to both the donor and the organization. And, because Life Settlements typically yield three to five times more money than the lapse or surrender of a policy, this donation vehicle has the potential to fill your organization's fundraising needs. Whether your group currently maintains donated policies or you're in contact with a donor that would like to sell or donate their existing policy, we can help you realize the full financial potential of those donations. We enjoy a reputation of obtaining the highest life settlement offers in the industry and we will evaluate any policy at no cost to you or the policy holder.

BENEFITS FOR ORGANIZATION

- Additional contributions are received from donors, who would have been unable to give under traditional gifting scenarios.
- Funds are received up-front rather than years later, after the donor's death.
- There are often no premium payment responsibilities like those associated with donated life insurance policies.
- Annual budgets are easier to forecast and plan.
- Fundraising objectives are met in a way that also offers a valuable service to donors, thus enhancing the reputation of the organization.

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