

Make a Multi-Million Dollar Charitable Gift Without Cost or Risk

Now there is a revolutionary new Charitable Endowment Program (the Program) that creates donations for Charities and Non-Profit organizations (Beneficiaries) of a million dollars or more through the donation of life insurance policies donated by high net worth donors (Participants) and paid for by the Program without any cost or financial risk to the Participant or Beneficiary.

How the Program works;

- 1 - Participants are 18 years of age and over.
- 2 - Participants are in reasonably good (not perfect) health for their ages.
- 3 - Participants have a minimum net worth, inclusive of real estate and all tangible assets, of \$5 million.

4 - Participants apply for a universal life insurance policy. All information obtained in the application process is strictly confidential by law.

5 - Participants name the Beneficiary to which they want to donate their policy. More than one Beneficiary may be named by Participants.

6 - The Program administrators will work directly with the Beneficiaries and Participants to answer all of their questions. Participants may choose to make their gift anonymously.

7 - Once the policy is issued by one of the many AA or AAA rated life insurance carriers the Program administrators will activate the policy by making the first of 10 annual premium payments.

Benefits to Charities and Non-Profit Organizations

Beneficiaries will receive approximately 1%-3% of the annual premium paid by the Program administrators annually for years 2 through 10 of the Program payment period.

At the end of the 10th year the policy will have accrued considerable cash value, approximately 20% of the policy's face value, which goes to the Beneficiaries tax free. If the Participant dies during the Program The Beneficiaries receive 100% of the death benefit.

It is important to note that Participants do not diminish their eligibility to obtain life insurance by participating in the Program. Example: A 40 year old woman who has a net worth of \$5 million and has donated a \$10 million policy to her favorite Beneficiary through the Program will still be able to obtain a life insurance policy to protect her family for up to her full insurability. The reason for this is because she receives no financial benefit from the donated

policy. 100% of the benefit of the policy goes to the named Beneficiary.

Everybody benefits from this Program. The Beneficiaries receive tax free money without risk or cost to themselves or their high net worth donors.

The Participants are able to make a substantial gift to their favorite charities tax free without any cost or financial risk, whatsoever.

The participating AAA and AA rated Life Insurance Companies receive substantial premiums paid over a period of 10 years.

The Program benefits by leveraging the policy to obtain a loan, the proceeds of which are used to invest for profit and still pay the 10 annual premiums.



For more information please contact Richard Cunha, Esq., CLU at 1-877-362-2200.

Richard left a highly successful law practice to dedicate himself to raising millions of dollars for charities, non-profit organizations and seniors through innovative win-win uses of life insurance.

Richard is also the president of his own non-profit organization, Anchor Arts, Inc., based in New York City. Anchor Arts is dedicated to creating and presenting to the public uplifting original theater with disabled actors.