



Typical Donor Profile

A gift of life insurance could be right for you if:

- ✓ You are a younger donor who wants to make a significant gift.
- ✓ Your estate probably won't have substantial assets to distribute to non-family members.
- ✓ You can make a commitment to provide gifts that will offset our premium payments on the policy.

Interested?

There are several creative ways to use your new or existing life insurance plan to make a high-impact gift to The Night Ministry. Please contact a Financial Advisor, who can help make the process as smooth and simple as possible.

For more information about The Night Ministry, please contact:

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A Gift of Life Insurance

Ensure Your Impact on the Future

Discover the forgotten gift hiding in the back of your drawer.



Turn Life Insurance into a Gift That Lasts

Your financial projections may indicate that you won't accumulate large blocks of capital during your lifetime, or that your family will have first call on your estate. You want to make a significant gift to the The Night Ministry, but wonder if you'll find the resources to do so.

Life insurance uses manageable payments made from income — the premiums — to create a large future gift for The Night Ministry. You can build our long-term financial strength without diminishing your own.

Make the gift by taking out a new policy on your life, naming The Night Ministry the irrevocable owner as well as beneficiary (this arrangement makes the gift complete in the eyes of the IRS.) We will receive the premium notices, and you will make annual donations to offset our payments. These gifts will, of course, be tax-deductible. There is no deduction for setting up the policy itself.



Besides creating a new life insurance policy, you can also donate an existing policy. This gift will generate an initial tax deduction: the lesser of the policy's fair market value — we can guide you in determining this — or the total of your net premium payments. If premiums are still payable, we will ask you to make tax-deductible contributions offsetting our payment of those premiums. We do reserve the right to keep such a policy in force during your lifetime, or to terminate it sooner for its cash-surrender value.

How it Works:

- ✓ You can provide now for a future gift to The Night Ministry by naming us owner and beneficiary of a life insurance policy.
- ✓ You make annual gifts to The Night Ministry in the amount of the premium payments.
- ✓ When the policy matures, the proceeds are paid to The Night Ministry.

Benefits:

- ✓ You can make a significant gift from income instead of capital.
- ✓ Your gifts offsetting our premium payments are fully deductible.
- ✓ You build our future financial strength.