Legacy Giving through Life Insurance

Life insurance is an inexpensive and easy way to make a significant future gift to the Jewish Community Centers of Chicago Endowment Foundation.

How Does it Work?
There are two ways to use life insurance in your charitable planning:

◆ Purchase a new life insurance policy and name the Jewish Community Centers of Chicago Endowment Foundation as the irrevocable owner and beneficiary. All future gifts made to maintain that policy are tax deductible.

◆ Transfer an existing policy and name the Jewish Community Centers of Chicago Endowment Foundation as the policy’s irrevocable owner and beneficiary, thus receiving an income tax deduction for the lesser of the policy’s value or your cost, and receive a deduction as well as a deduction for future gifts.

What are the Benefits?

◆ The ability to make a significant gift in the future for a minimum amount of dollars.

◆ A charitable tax deduction.

◆ Ease of arrangement and administration.

◆ The chance to support, in perpetuity, the Jewish Community Centers of Chicago.

How do I Begin?

◆ Please consult with a financial or estate planning professional to understand the implications of a gift for your circumstances and goals.

◆ While choosing, or once you have chosen a policy, it will be reviewed by the JCC Endowment Foundation staff to make sure the provisions of the policy are in order.

Sample of Giving Structure

<table>
<thead>
<tr>
<th>Insured</th>
<th>Annual Premium*—over 5 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male- 40 years</td>
<td>$6,677</td>
</tr>
<tr>
<td>Female- 40 years</td>
<td>$5,699</td>
</tr>
<tr>
<td>Male- 50 years</td>
<td>$9,093</td>
</tr>
<tr>
<td>Female- 50 years</td>
<td>$8,256</td>
</tr>
<tr>
<td>Male - 60 years</td>
<td>$13,264</td>
</tr>
<tr>
<td>Female- 60 years</td>
<td>$12,025</td>
</tr>
</tbody>
</table>

*Single pay premiums are preferred. $250,000 Death Benefit Assumed U/W Preferred NS

“Remember there's no such thing as a small act of kindness. Every act creates a ripple effect with no logical end.”

-Scott Adams

Inspire the future. Tell your story. Include a legacy gift to the J in your estate plans.