



FAMILY PLAN

A Legacy for your family **and** a legacy for your favorite charity.

As the charity: Individuals donate to you without taking a dime away from their beneficiaries!

What if...

As a donor:

- You could have some of your money invested/transferred into a product that gives multiple investment choices, or guaranteed options?
- You could withdraw 4% to 6% annually for the rest of your life?
- You could give some, or all of that annual withdrawal to [Your Favorite Charity]?
- And... after giving all that money (year after year), when you die, your original investment is restored as a death benefit to your beneficiaries?

Here's an example:

- 1) Person A invests/transfers \$100,000
- 2) Person A withdraws \$5,000 (5%)
- 3) Person A donates \$2,000 to [Your Favorite Charity] and keeps \$3,000 as income
- 4) Person A repeats step 3 annually for the next 15 years (withdraws \$75,000)
- 5) Person A then dies...

- 6) Person A's death benefit is then restored to the greater of the account value, or the total investment (\$100,000).
- 7) Person A's beneficiaries receive the death benefit.