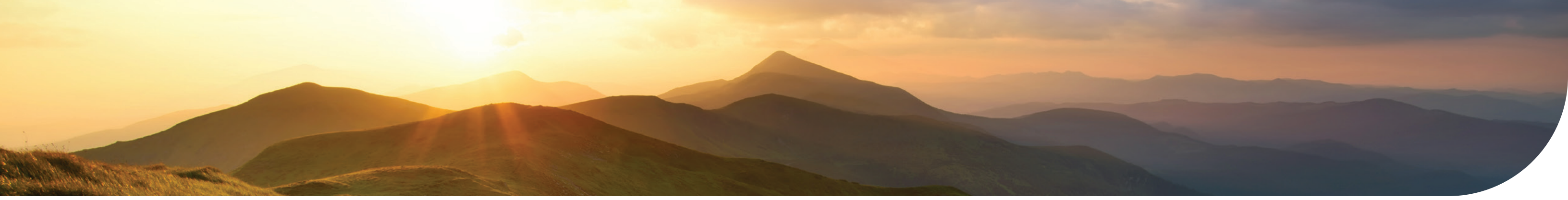
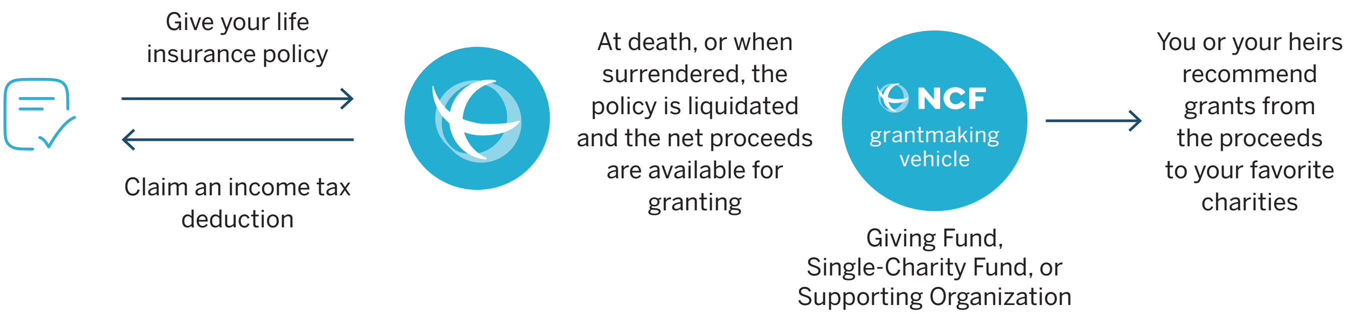


A CREATIVE WAY TO MAKE THE MOST OF LIFE INSURANCE POLICIES

Use your life insurance to fund charity

Giving life insurance can be a powerful way to support your favorite causes through a grantmaking vehicle, like a Giving Fund, at the National Christian Foundation (NCF). By transferring the ownership to NCF, we will be the designated beneficiary and make the net proceeds available when the benefit is paid out at death or surrendered for cash value. You may be entitled to a charitable deduction for the lesser of the fair market value or your cost basis in the policy as well.



Is giving life insurance right for you?

- Gifts of life insurance should be considered in the context of your complete giving strategy.
- NCF accepts gifts of whole, universal, or variable life insurance.
- If the policy is not paid in full, you will need to fund future premiums to keep the policy in force.
- There should not be any policy loan outstanding when the policy is transferred.
- The IRS allows a potential charitable deduction for the lesser of the fair market value or your cost basis in the policy.
- For policies NCF owns for more than 90 days, ensure premium payments are annual or paid in full.

What else do I need to know?

- If you and your advisor decide that a gift of life insurance is appropriate in your financial and philanthropic planning, we can start our review and acceptance process when you submit a copy of the policy to us.
- NCF will work with you to transfer ownership of the policy to NCF and name NCF as the beneficiary. Generally, the insurance company has a form online we will need to use to do so.
- An appraisal may be necessary if you are claiming a tax deduction.
- Depending on the value of the policy, approximately 98% of the surrender value or death-benefit proceeds go to a grantmaking vehicle, like a Giving Fund. The remainder supports NCF's ministry and covers any other related costs.

NCF National Christian Foundation®

ncfgiving.com/assetgiving | (800) 681-6223