

# A Charitable Giving Plan

For: Jack and Jordan Tripp



Presented By: \_\_\_\_\_

[Licensed user's name appears here]

# A Charitable Giving Plan Using Cash Value Insurance (CVI)

Presented By: [Licensed user's name appears here]

Insured: Jack Tripp/Jordan Tripp

## Values

Donor: Jack and Jordan Tripp  
Policy Owner and Beneficiary: Red Cross

		Income Tax Rate 40.00%	CVI Interest Rate 5.00%	Initial Payment 21,500	Initial Death Benefit 250,000				
		Donor's Analysis			Benefits for Red Cross				
Year	M/F Ages	(1) Policy Premium Gifted to Red Cross	(2) After Tax Cost of Donor's Gift	(3) Cumulative After Tax Cost of Donor's Gift	(4) Year End Accum Value**	(5) Year End Cash Value**	(6) Death Benefit	(7) Perpetual Income from Death Benefit*	
1	42/37	21,500	12,900	12,900	20,738	19,088	250,000	20,000	
2	43/38	0	0	12,900	21,682	20,032	250,000	20,000	
3	44/39	0	0	12,900	22,671	21,021	250,000	20,000	
4	45/40	0	0	12,900	23,707	22,057	250,000	20,000	
5	46/41	0	0	12,900	24,788	23,138	250,000	20,000	
6	47/42	0	0	12,900	25,922	24,272	250,000	20,000	
7	48/43	0	0	12,900	27,103	25,453	250,000	20,000	
8	49/44	0	0	12,900	28,339	26,689	250,000	20,000	
9	50/45	0	0	12,900	29,628	27,978	250,000	20,000	
10	51/46	0	0	12,900	30,974	29,324	250,000	20,000	
11	52/47	0	0	12,900	32,377	30,892	250,000	20,000	
12	53/48	0	0	12,900	33,836	32,516	250,000	20,000	
13	54/49	0	0	12,900	35,356	34,201	250,000	20,000	
14	55/50	0	0	12,900	36,935	35,945	250,000	20,000	
15	56/51	0	0	12,900	38,572	37,747	250,000	20,000	
16	57/52	0	0	12,900	40,284	39,624	250,000	20,000	
17	58/53	0	0	12,900	42,082	41,587	250,000	20,000	
18	59/54	0	0	12,900	43,967	43,637	250,000	20,000	
19	60/55	0	0	12,900	45,939	45,774	250,000	20,000	
20	61/56	0	0	12,900	48,002	48,002	250,000	20,000	
21	62/57	0	0	12,900	50,157	50,157	250,000	20,000	
22	63/58	0	0	12,900	52,659	52,659	250,000	20,000	
23	64/59	0	0	12,900	55,281	55,281	250,000	20,000	
24	65/60	0	0	12,900	58,027	58,027	250,000	20,000	
25	66/61	0	0	12,900	60,891	60,891	250,000	20,000	
26	67/62	0	0	12,900	63,877	63,877	250,000	20,000	
27	68/63	0	0	12,900	66,996	66,996	250,000	20,000	
28	69/64	0	0	12,900	70,262	70,262	250,000	20,000	
29	70/65	0	0	12,900	73,683	73,683	250,000	20,000	
30	71/66	0	0	12,900	77,256	77,256	250,000	20,000	
		21,500	12,900						

\*Perpetual income if death benefit is invested at 8.00% by Red Cross.

\*\*This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

### 30 Year Summary

Donor's Cum. After Tax Cost of Gifts	12,900
Cash Value Owned by Red Cross	77,256
Death Benefit Payable to Red Cross	250,000

# A Charitable Giving Plan Using Cash Value Insurance (CVI)

Presented By: [Licensed user's name appears here]

Insured: Jack Tripp/Jordan Tripp

## Values

Donor: Jack and Jordan Tripp  
Policy Owner and Beneficiary: Red Cross

Income Tax Rate 40.00%      CVI Interest Rate 5.00%      Initial Payment 21,500      Initial Death Benefit 250,000

		Donor's Analysis			Benefits for Red Cross			
Year	M/F Ages	(1) Policy Premium Gifted to Red Cross	(2) After Tax Cost of Donor's Gift	(3) Cumulative After Tax Cost of Donor's Gift	(4) Year End Accum Value**	(5) Year End Cash Value**	(6) Death Benefit	(7) Perpetual Income from Death Benefit*
31	72/67	0	0	12,900	80,977	80,977	250,000	20,000
32	73/68	0	0	12,900	84,838	84,838	250,000	20,000
33	74/69	0	0	12,900	88,827	88,827	250,000	20,000
34	75/70	0	0	12,900	92,923	92,923	250,000	20,000
35	76/71	0	0	12,900	97,123	97,123	250,000	20,000
36	77/72	0	0	12,900	101,461	101,461	250,000	20,000
37	78/73	0	0	12,900	105,957	105,957	250,000	20,000
38	79/74	0	0	12,900	110,620	110,620	250,000	20,000
39	80/75	0	0	12,900	115,459	115,459	250,000	20,000
40	81/76	0	0	12,900	120,460	120,460	250,000	20,000
41	82/77	0	0	12,900	125,578	125,578	250,000	20,000
42	83/78	0	0	12,900	130,772	130,772	250,000	20,000
43	84/79	0	0	12,900	136,043	136,043	250,000	20,000
44	85/80	0	0	12,900	141,408	141,408	250,000	20,000
45	86/81	0	0	12,900	146,882	146,882	250,000	20,000
46	87/82	0	0	12,900	152,468	152,468	250,000	20,000
47	88/83	0	0	12,900	158,167	158,167	250,000	20,000
48	89/84	0	0	12,900	163,946	163,946	250,000	20,000
49	90/85	0	0	12,900	169,741	169,741	250,000	20,000
50	91/86	0	0	12,900	175,506	175,506	250,000	20,000

21,500

12,900

\*Perpetual income if death benefit is invested at 8.00% by Red Cross.

\*\*This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

### 50 Year Summary

Donor's Cum. After Tax Cost of Gifts	12,900
Cash Value Owned by Red Cross	175,506
Death Benefit Payable to Red Cross	250,000

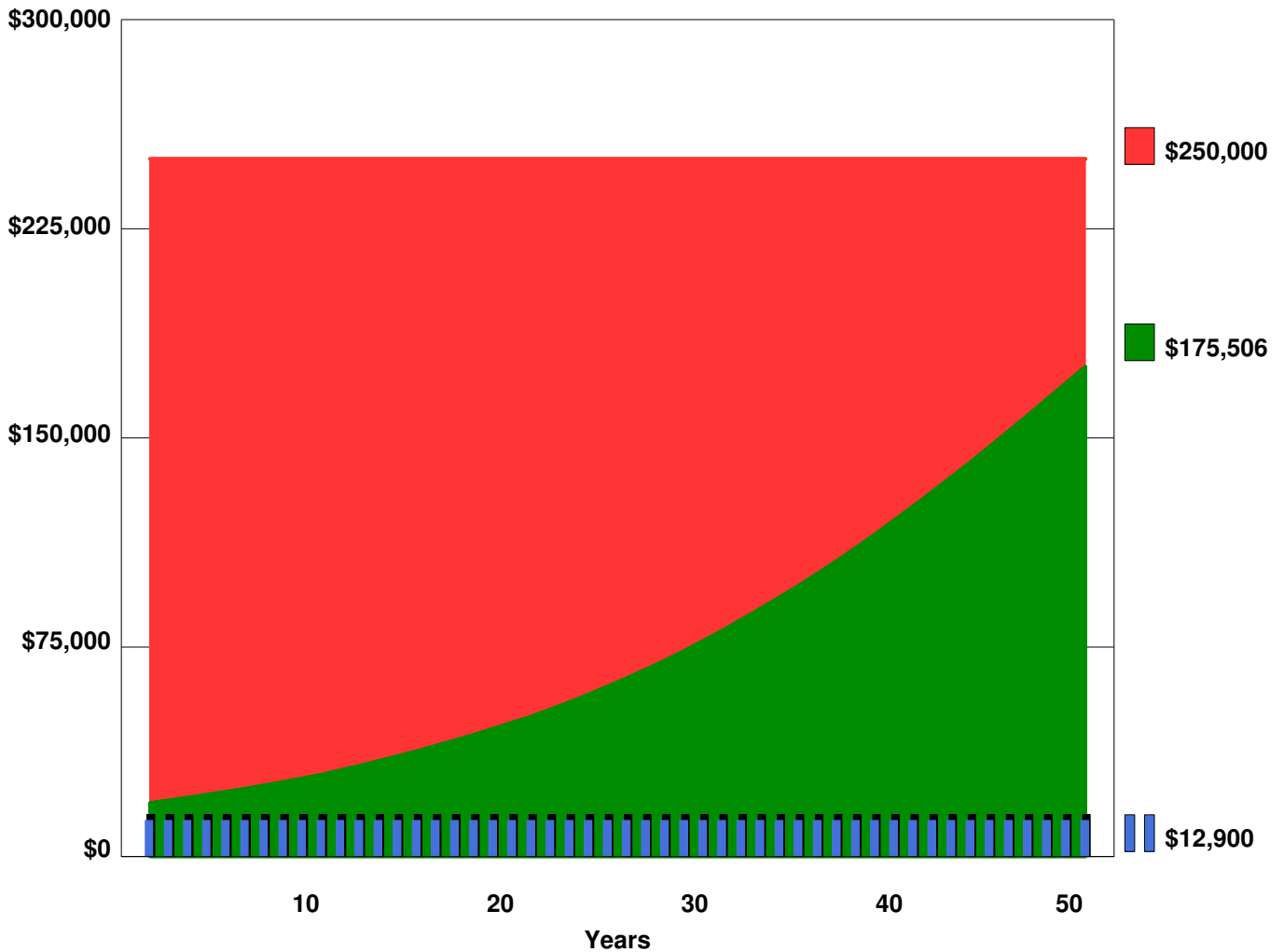
# A Charitable Giving Plan Using Cash Value Insurance (CVI)

Presented By: [Licensed user's name appears here]

Insured: Jack Tripp/Jordan Tripp

## 50 Year Analysis

Donor: Jack and Jordan Tripp  
Policy Owner and Beneficiary: Red Cross



**At Year 50**

Cumulative After Tax Cost of Donor's Gift	\$12,900
Policy Cash Value for Red Cross	\$175,506
Policy Death Benefit for Red Cross	\$250,000