

## Giving to HomeHaven

### Gifts of Life Insurance — Paid up Policy



#### *How it Works:*

- You transfer ownership of a paid-up life insurance policy to HomeHaven.
- HomeHaven cashes in the policy now or maintains it and receives the death benefit later.

#### *Benefits:*

- You receive gift credit and an immediate income tax deduction for the cash surrender value of the policy.
- In some cases, you can use the cash value in your policy to fund a life income gift, such as a deferred gift annuity.
- You gain the satisfaction of making a significant gift to HomeHaven without adversely affecting your cash flow.

*Remember HomeHaven in Your Estate Planning.*