

cash

IRA or
pension

bequest

life
insurance

cash

bequest

life
insurance

LION OF UDAH
ENDOW ENT

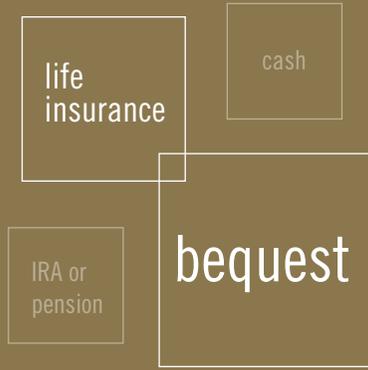
LOJE

A Lion of Judah is an extraordinary woman.

You're an activist and philanthropist. Your passion drives your work and your giving. And you are valued by your community because you make a powerful contribution to the vitality of Jewish life. Your work lights up the world.

A Lion of Judah Endowment (LOJE) enables you to help secure a strong and vibrant Jewish community for future generations.

Endow your gift at your current giving level and ensure that the work you support continues even after you are gone. Find out how easy it can be. Turn the page to learn how Lions just like you made the commitment.



*My daughter inspired me to endow my gift
when she became a Lion. I guess*

I INSPIRED HER.

She told me,

“I have big shoes to fill.”

I created a LOJE by amending my will, and a year ago I increased my endowment with a life insurance policy. At my age, I thought that would be very difficult, but it wasn't. And I get a tax deduction at the end of the year.

— EILEEN SCHWARTZ, *Raleigh-Cary, NC*

life
insurance

bequest

cash

IRA or
pension

I created my LOJE with a life insurance policy.

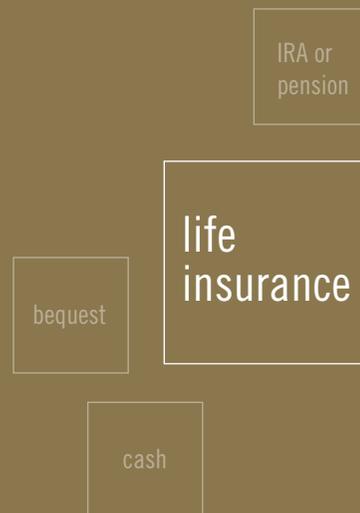
It was **A SURPRISINGLY GOOD VALUE,**
and I can't pass up **a bargain.**

On missions around the world, and in agencies in my own community, I have seen how vital the services are. And I want to make sure they continue to exist in the future.

— JUDY BAUM (WITH SON BRYAN), *Long Island, NY*



I wanted a way to teach my children what's really important to me—
something that would answer the question, **“Who is my
mother?”** This is a great conversation for mothers to
have **WITH THEIR DAUGHTERS.**



I am using life insurance to set up my LOJE—at age 36, it's the smartest and most inexpensive way to accomplish a lifelong goal and leave a lasting legacy.

— DEBBIE STILLMAN, *Minneapolis, MN*





IRA or pension

cash

bequest

life insurance

I created my LOJE with cash.

I had a **WINDFALL,**
and I couldn't think of *a better way* to use it.

I've become emotionally attached to helping young girls at risk in Israel, where there are over 5,000 girls on the street. And I realize that supporting the Jewish causes I care about remains my responsibility.

— WENDY BLOCK, *Wilmington, NC*

Achieve *your philanthropic goals* THROUGH **LOJE**

bequest

The most common way to create a LOJE is with a bequest in your will. A charitable bequest allows you to retain use and control over your assets during your lifetime. An outright charitable bequest is deductible and reduces the amount of your estate subject to federal death taxes.

Here's a sample of language you can use:

"I bequeath the sum of [] to [the federation (federation address)] to establish the "[Donor's name] Lion of Judah Endowment Fund." Five percent of the value of the fund is to be used on an annual basis to make a gift to the Women's Division of [the federation]."

IRA or pension funds

If you have accumulated substantial amounts in your retirement account and you are in the highest brackets for paying income and estate taxes, those taxes can exceed 70% of the amount in the plan. These are not ideal assets to bequeath to your heirs. Naming your federation as the after-death beneficiary of your IRA pension fund can save these taxes while perpetuating your Lion of Judah gift.

New for 2006 and 2007 only: If you are 70½ or older, you can establish or increase a LOJE by making a gift to your federation of up to \$100,000 per year directly from your IRA, with no tax consequences. Ask your financial advisor about the Pension Protection Act of 2006.

cash or appreciated securities

This is the easiest way to create your LOJE. When you create a LOJE with a current gift of cash or other property, your fund may be used to pay your annual gift to the Women's Campaign. If you donate appreciated securities held for more than one year, you can avoid capital gains taxes and receive a tax receipt for the full value of your gift in the current year.

life insurance

Life insurance is an advantageous and inexpensive way to fund a Lion of Judah Endowment, especially for younger women. When you purchase a new policy naming your federation as owner and beneficiary, you will receive a tax receipt for the full value of the annual premium payments. You could also transfer an existing policy and name the federation as owner. At the time of transfer you are entitled to a current deduction equal to the net cash or replacement value of the policy. All future premium payments, when paid, would be a current tax deduction.

other funding vehicles

Other options for creating your LOJE include charitable income plans and gifts of property, art, or jewelry. Your financial professional or estate planner can help you select the one best suited for your individual needs and philanthropic desires.

For further information contact your federation or our resources at [ujcdirect: 212.284.6944](tel:212.284.6944) or ujcdirect@ujc.org.



AS A LOJE, you have a special status. You are a model
in your community—*lighting the way*

along the **PATH OF PHILANTHROPY.**

And your name will be remembered as a blessing.

The Lion of Judah Endowment Program of United Jewish Communities and the Federations of North America is a Major Gifts component of National Women's Philanthropy. LOJE is a permanent restricted fund dedicated to endowing your community's Annual Campaign. LOJE funds are invested and prudently managed for maximum yield at your Jewish federation. All contributions to establish a LOJE are tax deductible.

United Jewish
Communities

The Federations of North America | Live Generously.®



ujc.org/lions