

Partner with **AMG International** to Spread the Gospel

Together We Can Make a Difference

Life insurance policies are like computers. Any policy older than five years is out of date— as out of date as a five year old computer. Policies written 10, 20, or 30 years ago are even worse. Yet many people hold life insurance policies that are paid up and have a death benefit that is not much higher than their cash value. Many own multiple policies that have been collected over the years and are sitting forgotten in desk drawers.

AMG is proud to offer an alternative way to make a large gift without spending a dime.

INSURANCE UPGRADES

When an insurance policy is upgraded through a tax free exchange the results can be amazing even for people in their eighties. It is not uncommon, depending on the size of the policy, to increase the death benefit by \$50,000, \$100,000, or even \$250,000 on a guaranteed basis. You are still able to give your beneficiaries the original amount but now pass on the increase to your favorite charity.

OTHER ASSET OPTIONS

Another option is to have your beneficiaries receive the higher death benefit but make a current gift of other assets, i.e. land, Real Estate, a business, etc., to the charity. In cases where premiums are still being paid the upgrade can result in keeping the same death benefit but eliminating the premium. The savings can be used to make annual gifts to the charity.

Why Review Life Insurance Policies?

- Life expectancies have gone up
- Underwriting is much more competitive and improved
- Advances in medicine have allowed insurance companies to better predict life expectancies
- There is more competition due to independent agents and the internet



Contact Us Today

 independent directors
planned giving

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