

Life Making a Insurance Gift

It can be a fulfilling use of a no-longer-needed asset, or a way to make a generous future gift for a modest cost now.

A Gift of Life Insurance

Life insurance is the one asset almost everyone has. It is a selfless purchase which may be made for any of the following reasons:

- to protect the family against economic loss in the event of a premature death
- to provide educational funds for a child
- to provide adequately for an aging spouse or loved one
- to secure a mortgage
- to provide funds to buy out a deceased partner's interest
- to provide the liquidity needed to settle an estate and pay taxes

Life insurance has another important use: It is a popular and practical way to make a significant gift to charity. Life brings changes to all of us. Your reasons for initially securing life insurance may no longer apply even though the policies remain in force. Your own needs, and the needs of your family and loved ones may have changed. If that's the case the policies you have in force, or new ones you may be in a position to purchase, might represent a mission giving opportunity you may not have considered.

Your gift to EMAS CANADA will be wisely administered through our investment program, which will result in a stable source of income for EMAS CANADA for years to come.

What are the advantages of making a gift through life insurance?

- It enables you to make a substantial gift to EMAS CANADA even if your means are relatively limited. Life insurance premiums can be modest, even though the final gift itself may be substantial.
- If the charity is both registered owner and beneficiary of the policy, the premiums you subsequently make are tax deductible.
- A life insurance gift by-passes the estate and is paid immediately following the death of the insured.
- If the policy being given as a gift is permanent life, the cash value portion is available to the charity at any time.
- If the cash value is redeemed by EMAS CANADA upon taking ownership, the individual making the gift receives an immediate receipt for that amount. If the amount receipted exceeds the allowable charitable donations for the year, any excess can be applied to income in any of the next five years.

How can I make a gift through life insurance?

- If you already have a policy, simply name EMAS CANADA as the owner and beneficiary. If the policy is permanent life with an accrued cash value, we will issue you a tax receipt for the value of the policy, and receipts for the continued premiums, if premiums are required by the terms of the policy.
- You can purchase a new policy naming EMAS CANADA as owner and beneficiary. You then make your premium payments through us and we will issue you a tax receipt for the amount of the premium.
- You can name EMAS CANADA as the primary or residual beneficiary of an existing policy you continue to own.

Please tear and mail to EMAS CANADA National Office.

1. Title: Dr. Mr. Mrs. Miss Ms.

First Name

Last Name

Street

City

E-mail address

Apt. No.

State/Province

Postal Code

Home phone

A Life Insurance Gift allows you to make a substantial future contribution to the work of the ministry, at a modest cost today.

I would like more information on making an insurance gift to:

EMAS CANADA

Type of insurance you wish to donate:

- Term Life Ins.
- Cash Value Life Ins.
- Universal Life Ins.
- Variable Life Ins.
- Whole Life Ins.

Type of insurance gift:

- Existing Policy
- New Policy
- Other (specify).....

Please give details of intended gift:

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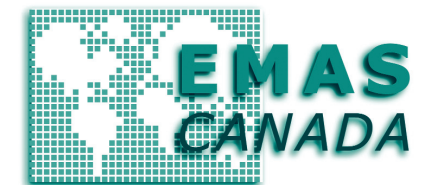
Expected timelines:

- 1 month
- 3 months
- 6 months
- Other (Please specify).....

Residual

Life Making a Insurance Gift

*A generous gift
tomorrow at
an affordable
cost today.*



Can I indicate how the proceeds will be used?

Yes, you can. At the time the gift is made, write a letter stating your particular interest. Prior to deciding on your designation, however, please contact EMAS CANADA to ensure that your designated interest is feasible.

Taking the next step in stewardship

Check your life insurance now. Keep what you and your loved ones may need and consider how you can assist in the vital ministries of EMAS CANADA with policies you don't need or new ones you might purchase as a special gift.

You don't have to be wealthy to give to EMAS CANADA. Life insurance may be a way you can help reach our world as a responsible steward.

For more information, please contact
the *National Office* at:

EMAS CANADA

P.O. Box 820, Stn Main
Stouffville, ON L4A 7Z9

Tel: 905-642-4661

Fax: 905-640-2186

Toll-free: 1-866-648-0664

E-mail: info@emascanada.org

www.emascanada.org

*The purpose of this publication, prepared January 2006, is to
provide general information, not to render legal or financial advice.
We recommend that you consult your own professional advisor.*

Insert in envelope and address to:

EMAS CANADA

P.O. Box 820, Stn Main

Stouffville, ON

L4A 7Z9

Please tear and mail to EMAS National Office.