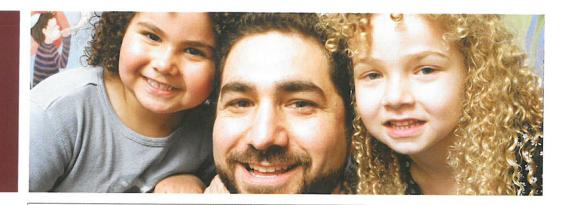
Gifts of Life Insurance



Planning Ahead

The past is clear. The future is not. Hindsight allows us to see the events that shaped our community and the wider Jewish world. Forethought allows us to plan for the future and provide for emergencies.

Through The Foundation of the Greater Miami Jewish Federation, hundreds of people like you are making an impact on Jewish life for today and for the future.

The Foundation of the Greater Miami Jewish Federation has two goals:

- To help ensure that the needs of the Jewish people can be met in the future particularly in times of crisis.
- To foster the creation of innovative programs that meet emerging needs and fulfill our donors' charitable interests beyond the Annual Federation/UJA Campaign.

As the needs of our community and the Jewish people rise, the demands placed on the Greater Miami Jewish Federation will increase. Quality Jewish education will remain vital in helping us preserve our Jewish identity. More services for older adults will be needed as this segment of our population grows. Vulnerable Israelis who are isolated among hostile neighbors and struggling with economic burdens count on our support for essential human services. Jews in other countries who are seeking to escape the terror of anti-Semitism look to us for help.

The Foundation's Life Insurance Program is one way to plan for the future and meet unexpected challenges.

FOR MORE INFORMATION, PLEASE CONTACT THE FOUNDATION OF THE GREATER MIAMI JEWISH FEDERATION AT 305.576.4000 OR FOUNDATION@GMJF.ORG

4200 BISCAYNE BOULEVARD MIAMI, FLORIDA 33137

WWW.JEWISHMIAMI.ORG





Gifts of Life Insurance

With minimal investment that has lifelong benefits, The Foundation's Life Insurance Program enables you to:

- Create a large endowment, even if you may not currently have the funds to do so.
- Support the Greater Miami Jewish Federation's local and overseas beneficiary agencies.
- Declare paid premiums as a tax-deductible item on your income tax return.
- Perpetuate your name or that of a loved one while helping your community.

The Foundation offers a special program that supports a portion of the premiums for gifts of insurance.

Guidelines for this program:

- · Agents must use a top-rated insurance company.
- Illustrating proposals must show a three-year vanishing premium, using projections at one point below the company's current interest rate.
- The contract may be individual life or survivorship life.
- The term insurance component of whole life policies may not exceed 30 percent. Universal life policies must guarantee 70 percent of face value in cash value at age 100, or provide for a secondary guarantee to age 120.
- The proceeds must be designated for the Greater Miami Jewish Federation's unrestricted Jewish Community Trust Fund or Permanent Annual Campaign Endowment (PACE).

If all of these conditions are met, The Foundation of the Greater Miami Jewish Federation will support a portion of the premium for these insurance gifts.

The Foundation invites you to contact us for a no-obligation, confidential consultation about the benefits of a life insurance gift.

THE MISSION OF THE GREATER MIAMI JEWISH FEDERATION IS TO MOBILIZE HUMAN AND FINANCIAL RESOURCES TO CARE FOR THOSE IN NEED, STRENGTHEN JEWISH LIFE AND ADVANCE THE UNITY, VALUES AND SHARED PURPOSE OF THE JEWISH PEOPLE IN MIAMI, IN ISRAEL AND AROUND THE WORLD.

