**What is United Way Life?**

*United Way Life* is a service to donors providing a convenient, confidential and low cost way to make an impact on the community forever. Through the services of United Way Life, donors have access to multiple life insurance products and companies to select the one that can best create the gift and provides the greatest value. This is done in confidence without pressure or obligation.

**Can I use a local Insurance Agent?**

Yes, if the agent is able and willing to work within United Way Life’s national brokerage partner, comply with United Way Life insurance gift acceptance standards, and fully disclose their fees. Working with an agent may increase the annual costs of the policy and/or may increase the time required to finalize the gift.

**Who is the owner and beneficiary of United Way Life policies?**

United Way of Anytown is the owner and beneficiary of the United Way Life policies. The United Way Life gift will be used far into the future to improve lives here in our community.

**What will my experience be like?**

United Way Life is designed for high levels of customer service and a minimal underwriting timeline. United Way Life staff will work with you to complete the donor agreement and fill out the application confidentially. Medical professionals specializing in customer service will complete any required medical components. You will have a dedicated United Way Life staff member to answer any question you might have.

**Why have program guidelines?**

United Way Life works with experts inside and outside the industry to create guidelines for gifts stressing high quality, value, and minimal risk. These guidelines have been proven in the field. The primary goal is to fulfill donor intent through leveraged insurance gifts without having to add additional funds later. All policies are reviewed regularly during premium payments to ensure continued performance. A short maximum five-year payment structure helps you complete the gift.

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For additional information or to join the United Way Tocqueville Legacy Circle through United Way Life please contact:

Rebecca Jones
United Way of Greater Cincinnati
513-762-7283
rebecca.jones@uwgc.org

United Way Life: An affordable and convenient way for you to make a meaningful local impact for generations to come.
As a United Way supporter, you have demonstrated your passionate commitment to improving lives and community conditions. On behalf of the lives you have touched, we thank you. Now you have the opportunity to help impact our community forever through United Way Life.

United Way Life® allows you to easily and affordably magnify your impact on the community more than you might have dreamed possible. The United Way Life program is designed to be one of the easiest and most cost effective ways for you to leave a legacy to benefit our future community.

**Potential cost of a United Way Life gift for each of the five program payments.**

<table>
<thead>
<tr>
<th>AGE</th>
<th>ANNUAL PREMIUMS*</th>
<th>AFTER TAX TOTAL**</th>
<th>UW LIFE GIFT</th>
</tr>
</thead>
<tbody>
<tr>
<td>35</td>
<td>$5,000</td>
<td>$3,350</td>
<td>$250,000</td>
</tr>
<tr>
<td>45</td>
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<tr>
<td>65</td>
<td>$16,500</td>
<td>$11,055</td>
<td>$250,000</td>
</tr>
</tbody>
</table>

* based on insuring two lives (survivorship policy)
** assumes 33% tax bracket

**Costs of United Way Life**
The program uses life insurance. The gift is created through a maximum of five annual payments to United Way of Anytown. Since United Way of Anytown is the sole owner and beneficiary, you would be eligible for an income tax deduction for the gift. After death, the policy will create a lasting legacy on your behalf.

**Next Steps**
United Way Life staff will be happy to set up a call with you to begin the confidential process of creating a lasting legacy to the community and provide you with your specific costs for program participation.

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