

For More Information

Mail, fax, or e-mail the completed form to the KRCF.

Please check one:

- Please send me a personal illustration of how a gift of life insurance could benefit my estate.
- I would like someone to contact me regarding a private and confidential visit about planning a gift from my estate.
- In confidence, I have already included my hometown in my will.

Name

Address

City State Zip

E-mail address

Phone

Please return to:

Kansas Rural Communities
Foundation

P.O. Box 25
529 Lincoln Avenue
Wamego, KS 66547

Phone: (785) 456-8444
Fax: (785) 456-8443
E-mail: krcf@wamego.net



About the KRCF

The Kansas Rural Communities Foundation exists to help concerned individuals mobilize charitable giving to support the betterment of Kansas communities and organizations.

The KRCF is a nonprofit charitable corporation providing financial management, strategic development, and education/training services to communities, organizations, and donors throughout Kansas.

Started in 2006, the KRCF provides affiliated fund status, which allows communities and organizations to achieve nonprofit charitable status without forming their own nonprofit corporation.

For more information about the KRCF, call (785) 456-8444 or visit www.thekrcf.org.

The single most important factor in community success is involvement of citizens in their community. Your gifts of time, talent, and dollars make a difference!

Please consider what a gift of life insurance would do for you and your community.

Gifts of Life Insurance

A Gift that Benefits

Your Hometown

A Gift that Bypasses

Capital Gains Taxes

A Gift that Increases

Lifetime Income



**KANSAS RURAL
COMMUNITIES**
FOUNDATION

A statewide foundation
committed to all Kansans

Gifts of Life Insurance

Many Kansans have found that a gift of life insurance is an easy and convenient way to make a gift to support their hometown today.

Give an Existing Policy

Do you have a policy that was purchased several years ago but the need for that coverage no longer exists? Instead of cashing in the policy for its cash value, consider contributing the policy for the benefit of your hometown.

By changing the ownership and beneficiary of the policy to the KRCF for the benefit of your hometown, you will receive a charitable income tax deduction. Additionally, if you were to make future annual gifts of the policy's premium, you will receive an additional charitable income tax deduction each year.

Give by Beneficiary Designation

Perhaps your need for the life insurance coverage continues. Instead of making a gift of the policy, you can choose to designate the KRCF as a contingent beneficiary of the policy for the benefit of your hometown. Your hometown would receive the proceeds only if your other beneficiaries died before you.

If your need for the life insurance coverage continues, but at a lower level, name the KRCF as the beneficiary of the portion of the policy's proceeds that are no longer needed.

Give a new Policy

Through the multiplier effect of the life insurance you can make a substantial gift to your hometown on the installment plan. When you purchase a new policy and name the KRCF as the owner and beneficiary for the benefit of your hometown, the gift you make of the premiums become fully income tax deductible. Thus, for pennies on the dollar you guarantee that your hometown will receive a meaningful gift in the future.

Reasons to Give Life Insurance

- The amount of your gift is certain — assuring that your desire to support your hometown is met.
- The proceeds from a life insurance policy are paid promptly and are not part of the probate process.
- Life insurance is a “quiet” gift — it is not a matter of public record.
- Life insurance gifts can be used to replace assets gifted to your hometown. Your family can receive the life insurance proceeds free of gift or estate taxes.