



Gifts of Life Insurance

Life insurance often gives you the opportunity to leave a larger gift to the charity of your choice than one you might be able to afford from other assets.* You may purchase a life insurance policy and name JFed as the owner and beneficiary. You then make annual gifts to JFed to cover the cost of premium payments. These payments are tax deductible. The benefits are paid to JFed upon your death and may be used in a way that you have previously designated as your legacy to the community.

You may also transfer an existing policy and name Jewish Federation as the policy's owner and beneficiary.

With this approach, you receive an income-tax deduction for the cash value of the policy as well as deductions for any future gifts that cover premium payments. Your community is assured a guaranteed sum, in cash, at the end of your life.

*Especially useful for younger people.

Planned Giving is one of the most beautiful things you can do to ensure that our Jewish history and values are not forgotten. That our children's children know what it means to be Jewish and take pride in our traditions. That we pass on the legacy of those who came before us and help build a brighter future.

To learn more, go to www.jewishfedny.org or contact Deborah Chapman Goldstein, Director of Planned Giving and Endowments, (518) 783-7800 ext. 230 or dgoldstein@jewishfedny.org.



The Jewish Community Endowment Fund does not provide tax or legal advice. You are encouraged to seek independent tax and legal counsel.



Jewish Federation
of Northeastern New York

**The Jewish Community
Endowment Fund**



A member of the ISRAELI ORPHAN FUNDATION