

# THE GIFT HIDING IN THE BACK OF YOUR DESK DRAWER

*Ensure your impact on the future with a gift of life insurance.*

## THE FORGOTTEN GIFT THAT CAN CHANGE THE FUTURE.

Many prudent, thoughtful people purchase life insurance to protect and provide for their families. But life changes. Kids grow up, get married and find jobs. And then one day you find yourself carrying more life insurance coverage than you need. Sound familiar?

Why not consider transferring ownership of your life insurance policy to Presbyterian Communities of South Carolina? It's an extraordinary way to provide for the well-being of older adults far into the future.

Alternatively, you can retain ownership and simply name PCSC as a beneficiary.

Another way to use life insurance to support PCSC is to purchase a new policy and name us as the owner and sole beneficiary. You can make annual gifts to cover the premiums and take an income tax deduction each year.

*Gifts of life insurance make it possible for an ordinary person to make an extraordinary impact on the lives of those we serve.*

## A GIFT OF LIFE INSURANCE TO PCSC COULD BE RIGHT FOR YOU IF...

- You are carrying more coverage than what your family requires.
- You have a paid-up policy you no longer need.
- You care about the future of PCSC's ministry to seniors.
- You are in your peak earning years and want to benefit from annual charitable income tax deductions.
- You lack liquid assets, but want to make a significant gift now.

## BENEFITS

- You convert a policy you no longer need into a legacy gift that expresses your values and your support for older adults.
- For very little out-of-pocket cost, you make a substantial gift.
- You receive an immediate charitable deduction without affecting your investment portfolio or your cash flow.

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## THE 3 MOST POPULAR WAYS TO MAKE A GIFT OF LIFE INSURANCE:

- 1 Name PCSC as a beneficiary of a policy (or name PCSC as the contingent beneficiary, should you outlive the primary beneficiary).
- 2 Transfer an existing policy to PCSC.
- 3 Purchase a new policy and name PCSC as the owner.

### INTERESTED?

Please contact us to learn more about the opportunities of using life insurance to make an impactful gift to support the mission of PCSC. We'll gladly collaborate with you and your advisors to help determine if a gift of life insurance makes sense for you.

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*As always, talk to your legal, financial or tax advisor for advice specific to your circumstances.*



*A compassionate Christian ministry  
dedicated to enriching the quality  
of life for seniors of all faiths*



*A 501(c)(3) non-profit that receives and manages  
charitable gifts given to support the mission and ministry  
of Presbyterian Communities of South Carolina*