

I have reviewed your brochure on Life Insurance and:

- I would like to speak with someone who can provide additional information.
- I would like to receive information on other charitable tax planning options.

Name: _____

Address: _____

City: _____

State/Zip: _____

Home Phone: _____

Work Phone: _____

e-mail: _____

(Please complete and return to the PO Box address listed below. All inquiries are treated with complete confidentiality).

Joy Junction, Inc.

PO Box 20550
Albuquerque, NM 87154
Phone: (505) 217-9586
www.joyjunction.org

Homeless Shelter:
4500 2nd St. SW
Albuquerque, NM 87105

Visit Us Online
www.joyjunction.org
twitter.com/joyjunction
facebook.com/jjabq

Joy Junction
Homeless Shelter

Life Insurance as a Legacy Gift



At age 65, Melinda, a surviving spouse, was retiring and looking forward to spending more time with her grandchildren.

Melinda purchased a life insurance policy many years ago naming her children as beneficiaries. One of her children unexpectedly passed away, while the other continued to work and accumulate significant assets. Melinda wondered what could be done with her insurance policy that was no longer needed for its intended use.

Melinda learned that the policy could create a legacy by naming Joy Junction as beneficiary or contingent beneficiary of the policy. Based on the premiums Melinda had paid, she would receive a nice charitable deduction.

Best of all, Melinda knew that the policy proceeds would be utilized well by Joy Junction to help the homeless and hungry.

Joy Junction provides a hand up to homeless and hungry families and women/men. With food, shelter, clothing, recovery programs, and life skills training, we empower individuals to re-enter the workforce and break the cycle of homelessness, one life at a time.

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Planned Giving Series

A Bequest of

**LIFE
INSURANCE**

May Be Easier Than You Think!



Providing for the Future

Insuring a plan for the Future

If you are like most individuals, you will own insurance sometime during your life. However, as time goes on, your life insurance policy may no longer be needed for its original use. For individuals who desire to help Joy Junction, there are a number of charitable life insurance options to consider.

Insurance Gift Benefits

The benefit of making a charitable gift of life insurance is a current charitable income tax deduction with tax savings that may be enjoyed for up to six years. You also have the satisfaction of knowing that your policy proceeds are going to benefit a worthy cause.



Many graduate from the Joy Junction life recovery program each year!

Options for Gifts of Insurance

In addition to outright gifts of insurance, a variety of charitable insurance plans are available to meet your needs.

Making a Gift of Life Insurance

It's easy to make an outright gift of a life insurance policy. Simply contact your insurance company and fill out the proper change of ownership form, designating Joy Junction as the new owner. If we decide to hold onto the policy, you may make cash contributions each year to cover the policy premiums. You will be entitled to an additional charitable income tax deduction for each of these gifts.

Insurance Unitrust

Perhaps you do not want to give your life insurance policy outright to Joy Junction, but instead desire life income. An excellent option is to transfer your policy to fund a charitable remainder unitrust. The unitrust will provide you with a current income stream for your lifetime or for a term of years. You will receive a charitable income tax deduction in the year the trust is established and benefit from tax savings that could be spread over a number of years. Joy Junction will benefit from the future remaining trust value.

Insurance For A Charitable Gift Annuity

Another life insurance income option is a charitable gift annuity. Your insurance may be transferred to fund a charitable gift annuity, providing you with fixed payments for your life. The payments can be quite high, depending on your age, and a portion of your payments may be tax free. Payments may begin right away or in the future. Either way, you benefit from a current charitable deduction in the year the gift annuity is set up. Joy Junction will receive the policy proceeds at your death.

Bequest of Insurance

Life insurance proceeds can make a wonderful gift to Joy Junction. The gift of life insurance can be made by simply naming Joy Junction as the beneficiary of your policy. Your life insurance proceeds will help further our good work and your estate will benefit from an estate tax charitable deduction based on the value of the proceeds paid. Your insurance gift can leave a legacy of hope for the homeless and hungry in Albuquerque!

The names and images shown here are representative of typical donors and may or may not be actual donors to Joy Junction. Under federal rules, your benefits may be different from this example. Please contact us to obtain more specific information.

Call us at 505-217-9586 or
visit our website at:
www.joyjunction.org