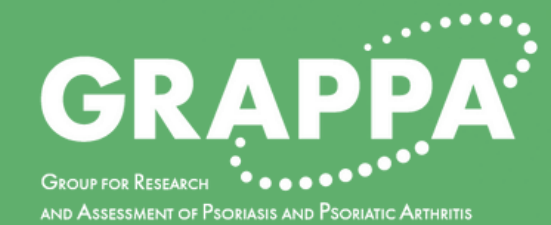


LIFE INSURANCE

You can name GRAPPA as a primary life insurance beneficiary or as a contingent beneficiary should your other beneficiaries not survive you. After your lifetime, the benefits from your policy pass to GRAPPA, free of federal estate tax. To make this gift, simply contact your insurance carrier and request a beneficiary form. Here are some benefits to you:

- **Simple to give:** Involves little effort or paperwork
- **Financial advantage:** Continued ownership of your policy.
- **Flexibility:** You can change your mind and your beneficiaries at any time.
- **Future tax savings:** Removes the asset from your potential gross taxable estate.
- **Legacy of kindness:** Your gift will help GRAPPA continue its life changing work.

Example: Years ago, Dorothy bought a life insurance policy to protect her family. Her family no longer needed this protection, so she decided to name GRAPPA as the life insurance beneficiary. After Dorothy's lifetime, the policy will benefit research through GRAPPA's work.



Another option is to donate your paid-up life insurance policy to GRAPPA as an outright gift. If the policy has a cash value, GRAPPA would have the option of either holding the policy until the maturity date or surrendering the policy to receive the policy's current cash value. Here are some benefits to you:

- **Income tax savings:** You're entitled to a current income tax deduction.
- **Future tax savings:** Removes the asset from your potential gross taxable estate.
- **Legacy of kindness:** Your gift will help GRAPPA continue its life changing work.