

“ Deciding to participate in United Way Life was an easy decision for us because it is not very different from how we currently support United Way. United Way is uniquely positioned to broadly assist our community across multiple areas of need and that’s why we choose to donate to this important mission. Signing up for this policy ensures that we can continue our desire to give back to others in this community, even after we are no longer here.

– **John and Nikki Crosslin**  
2022 United Way Board Chair



**United Way Life:** An affordable and convenient way for you to make a meaningful local impact for generations to come.

# MAGNIFY YOUR IMPACT

## United Way Life®

**United Way Life** allows you to easily and affordably magnify your impact on the community more than you might have dreamed possible. The **United Way Life** program is designed to be one of the easiest and most cost-effective ways for you to leave a legacy to benefit our future community without making any changes to your estate plans.

### HOW DOES IT WORK?

This program uses life insurance to create your gift through five annual payments to United Way. United Way offers matching funds for your gift, which is eligible for an income tax deduction. United Way is the sole owner and beneficiary of the irrevocable insurance policy.

**Potential cost of a United Way Life gift for each of the five program payments. United Way of Greater Nashville has a matching fund for United Way Life gifts, thus the below premiums would be half for all donors.**

AGE	ANNUAL PREMIUMS*		
	\$250,000	\$500,000	\$1,000,000
30	Premium: \$5,250 After tax cost: \$3,413	Premium: \$9,400 After tax cost: \$6,110	Premium: \$17,800 After tax cost: \$11,570
35	Premium: \$6,050 After tax cost: \$3,933	Premium: \$11,100 After tax cost: \$7,215	Premium: \$21,100 After tax cost: \$13,715
45	Premium: \$8,400 After tax cost: \$5,460	Premium: \$15,750 After tax cost: \$10,238	Premium: \$30,400 After tax cost: \$19,760
55	Premium: \$12,450 After tax cost: \$8,093	Premium: \$23,500 After tax cost: \$15,275	Premium: \$45,650 After tax cost: \$29,673
65	Premium: \$17,900 After tax cost: \$11,635	Premium: \$34,200 After tax cost: \$22,230	Premium: \$66,850 After tax cost: \$43,453

\* Estimate based on insuring two lives (survivorship policy). Does not include the above-referenced matching funds.

### NEXT STEPS

United Way staff will be happy to set up a call with you to begin the confidential process of creating a lasting legacy to the community and provide you with specific information about program participation.

For additional information or to join the **United Way Tocqueville Legacy Circle** through **United Way Life**, please contact:

Celeste Wilson  
Senior Director, Donor Engagement  
615.780.2403  
celeste.wilson@unitedwaygn.org

Adam P. Wilczek  
Director, Endowment and Donor Engagement  
615.496.7628  
adam.wilczek@unitedwaygn.org



# United Way Life<sup>®</sup>

## FREQUENTLY ASKED QUESTIONS



### What is United Way Life?

**United Way Life** offers donors a convenient, confidential and low-cost opportunity to make an impact on their community forever. Donors have access to multiple life insurance products and companies to select the one that can best create the gift and provide the greatest value. This is done in confidence.

### Can I use a local insurance agent?

Yes, if the agent is able and willing to work with **United Way Life's** national brokerage partner, comply with **United Way Life** insurance gift acceptance standards, and fully disclose their fees. Working with an agent may increase the annual costs of the policy and/or may increase the time required to finalize the gift.

### Who is the owner and beneficiary of United Way Life policies?

United Way of Greater Nashville is the owner and beneficiary of the **United Way Life** policies of our donors. Since the program began in 2009, 54 United Ways have written 157 policies raising \$51.5 million for United Way endowments throughout the U.S.

### What will my experience be like?

**United Way Life** is designed for high levels of customer service and a minimal underwriting timeline. United Way Worldwide staff work with you to complete the donor agreement and application confidentially. Medical professionals provide convenient and confidential services to complete required medical components. A dedicated United Way Worldwide staff member and UWGN staff are available for any questions.

### Why should I become a United Way Life participant?

Your **United Way Life** policy allows you to make a significant legacy gift to the endowment of United Way of Greater Nashville without changing your current estate plans. Your gift assures that United Way's work will last well into the future to unite our entire community and mobilize resources.

### How will I be recognized?

You will be immediately recognized by United Way of Greater Nashville at the level of your policy. United Way also will recognize all **United Way Life** members as we celebrate the 100th anniversary of our founding this year.