



## Key Insurance Strategies To Become An Accidental Philanthropist™

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### WEALTHinsurance.com® Family. Business. Legacy.

- 1. Life Insurance Policy Donation** - Donate a new or existing policy to create a large legacy gift and save substantial taxes now, or in the future, to offset estate taxes.
- 2. PolicyPRESERVER™** - Create a legacy gift and save substantial taxes now and in the future by donating an unneeded insurance policy.
- 3. GiftMAXIMIZER™** - Create a unique gift of Life Insurance that provides ongoing cash flow to the charity while the donor is alive and a large legacy gift on death.
- 4. Return of Premium (ROP) Life Insurance.** - All premiums paid are returned to family at death.
- 5. CPP Philanthropy™** - Use government pension to create a legacy gift of over \$1 million and pay no tax on the CPP benefits.
- 6. Charitable Gift Annuity** - Donor receives a very competitive guaranteed income stream for life, and a large charitable receipt to offset current taxes.
- 7. Charitable Insured Annuity** - Donor receives a very competitive lifetime income stream. Charity receives a generous annual donation which offsets the donor's current taxes. Annuity deposit returned to beneficiaries at death.
- 8. RRSP/RRIF 'meltdown'** - Use redeemed pension savings to acquire a legacy gift of Life Insurance owned by a charity or Donor Advised Fund.
- 9. Leveraged/Premium Financing Life Insurance Strategy** - Convert estate taxes payable into a charitable donation while retaining use of funds for investment purposes using an Immediate Financing Arrangement (IFA).
- 10. Private Company Share Donation Strategy** - Donate frozen shares to minimize taxes, create a legacy gift, and withdraw company funds tax-free. Use IFA to acquire Life Insurance and continue having use of funds for investment.
- 11. Life Insurance Owned and Paid for by Donor Advised Fund (DAF)** - Life Insurance can be owned by a private foundation or DAF. Use cash in DAF, make a new deposit of appreciated securities, or just use the interest earned on DAF's investments to fund the insurance gift.
- 12. Wealth Creator** - Use tax-exempt permanent Life Insurance to grow "never spend money" and preserve estate while creating a legacy gift funded by the taxes saved. Consider use of IFA to accelerate growth.
- 13. Sold Business** - Deposit sufficient funds in a Donor Advised Fund (DAF) or Private Foundation to completely offset the tax liability. Use a Life Insurance policy on a joint-last-to-die basis with or without premium financing to restore donated funds to the family.
- 14. Sold Real Estate** - Deposit sufficient funds in a Donor Advised Fund (DAF) or Private Foundation to completely offset the tax liability. Use a Life Insurance policy on a joint-last-to-die basis with or without premium financing to restore donated funds to the family.
- 15. DAF Deposit/Tax Eliminator** - Eliminate taxes due on April 30th by depositing sufficient cash or appreciated securities in a DAF or Private Foundation prior to year end. Use a Life Insurance policy (with or without premium financing) to restore donated funds to the family.
- 16. Charitable Remainder Trust** - Donate real estate to charity now and receive a charitable receipt for current market value to offset current taxes. Continue use of property during lifetime. At death, property is owned by charity. Replace the value of donated property for beneficiaries with Life Insurance policy.

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