FOREVER *Starts Today*

EXAMPLES FOR FOREVER ANNUAL CAMPAIGN GIFTS

TYPE	VEHICLE	GIFT	ANNUAL CAMPAIGN PLEDGE AFTER LIFETIME	DURING LIFE	AFTER LIFETIME
Perpetual Annual Campaign Endowment	Endowment	$125,000	$5,000	X	
Perpetual Annual Campaign Endowment	Insurance Policy	$150,000	$6,000		X
Perpetual Annual Campaign Endowment	Bequest	$150,000	$6,000		X
Perpetual Annual Campaign Endowment	Future Endowment	$0 at time of signing agreement. $125,000, 5% of IRA, after lifetime	$5,000		X
Perpetual Annual Campaign Endowment	Stock proceeds: 20 shares Berkshire B	$7,000 stock proceeds to seed fund. $120,000 after lifetime in bequest	$5,080	x	x
LION OF JUDAH ENDOWMENT	% of IRA After lifetime	$125,000	$5,000		X
LION OF JUDAH ENDOWMENT	Donor-Advised Fund	$75,000 to seed endowment, $75,000 after lifetime from donor-advised fund	$6,000	X	X

To calculate the funds needed to endow an Annual Campaign gift the first step is to decide the amount you wish to give annually, after lifetime, to the Annual Campaign. Next, times this amount by 25. This calculation considers inflation, 5.25% average annual investment income and The Foundation's admin. fee with a minimum of 4% investment return of usable income for the Annual Campaign.

Life insurance is a good vehicle option for donors. The endower elects to make The Foundation the beneficiary of an existing or a new policy. The annual premium for $100,000.00 of Universal Life for a Male, Non-Smoker with a standard risk.

For illustration purposes, for a new life insurance policy, provided by Swartzbaugh Farber & Associations, Inc.
Age 50 $1,571 | Age 60 $2,519 | Age 70 $4,471 | Age 80 $8,750

The coverage is rated to carry to age 100. This is very general and will vary with considerations such as age, health, amount and plan of insurance. Or, if your existing policy is no longer needed for its intended use, consider making The Foundation the beneficiary.

Tax advantages - a Qualified Charitable Distribution from a traditional IRA normally incurs taxes since the account holder didn't pay taxes on the money when the money was paid in. An account holder aged 70½ or older who make a contribution directly from a traditional IRA to a qualified charity can donate up to $100,000 without it being considered a taxable distribution. The deduction effectively lowers the donor's adjusted gross income. There are also tax benefits associated with donating your IRA after your death. For instance, your heirs won't be liable for income taxes once the assets are distributed. Furthermore, any estate taxes can be offset by a charitable tax deduction as long as the value of the assets being donated is included in the gross estate.

JEWISH FEDERATION OF OMAHA FOUNDATION

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