



# Help support through Charitable giving

## Charitable giving just got easier with TWA's Future First Universal Life's Charitable Benefit Rider

### Charity Begins at Home

Most people, when given the opportunity, would like to feel they've made a contribution toward a better world. You can make a difference with a charitable gift. Charitable gifts, made during life or through a donor's estate, have strengthened the ability of many charitable organizations to provide for future generations. Consider the work that charitable organizations like the USO and the Wounded Warriors Foundation have done for our nation's military. With the new Future First UL Charitable Benefit Rider you can do your part by helping these great patriotic organizations continue to maintain their success in helping our military heroes.

In these economic times it may be increasingly more difficult for charitable organizations to support the men and women who rely on their services and support. With the Future First UL Charitable Benefit Rider the decision changes from whether to plan on giving, to which charity to give to.

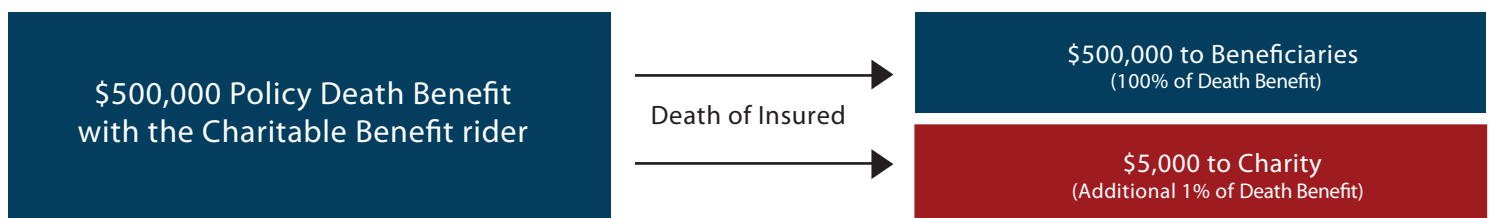
The rider provides a recognized charity with an additional pay out on the insured's policy of 1% of the death benefit, provided:

- The rider is included on the policy at policy issue
- There is no base policy minimum but the policy must be in force.
- At the time of payment, the "charitable beneficiary" is recognized by the IRS as a 501(c) organization entitled to receive charitable contributions under IRC 170

The charitable payout is based on the death benefit paid to your beneficiaries under the base policy.

**The Charitable Benefit Rider adds no additional cost to the policy. It does not increase the premium, reduce the cash values or cause a reduction in death benefit.**

### How it Works



### Affordable and reliable protection for you and your family

The Future First Universal Life policy can provide the permanent death protection you need while also providing you the ability to accumulate cash tax-deferred. In addition your policy can be tailored to fit your specific needs. The Future First UL is flexible and portable, with a number of withdrawal and policy loan options.

Whether it's obtaining the death protection your family needs or building funds that can be used to purchase a home or supplement your retirement income, the Future First UL comes through with flying colors.

View the Future First Universal Life consumer brochure for more information.



## Making a difference is as simple as recognizing your favorite charitable organization

### A little bit can go a long way in the lives of people living in a military community

The military community has always maintained the closeness and support you rarely see in other professions. That is why most military communities are referred to as families. The Charitable Benefit Rider gives you an opportunity to give back to that family. Who better to support our Nation's heroes in need than those who served along side of them or share the bond of serving in the same branch of service. Rest assured your valiant service will be honored by men and women who will follow in your foot steps. Statistics show that many of the men and women who join the service come from military families. You can help insure that the excellent work our military charitable organizations are doing continues for years to come.

There are a number of wonderful military minded charitable organizations. So many that it may be hard to designate just one. When considering a charitable organization consider their cause, current funding, advocacy and focus before choosing.



It's simple. You choose which of your favorite charities to include on your policy. Better still, with the Future First Universal Life's Charitable Benefit Rider, you can provide a lasting benefit without an additional cost!

This rider may not be available in all states. Policy rates, benefits and provisions may vary by state and are subject to state approval.

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### Recognized 501(c) Charitable Organizations

**USO** - The USO is a private, nonprofit organization whose mission is to support the troops by providing morale, welfare and recreation-type services to our men and women in uniform.

**Wounded Warriors Project** - The purpose of the WWP is to raise awareness and enlist the public's aid for the needs of severely injured service men and women, to help severely injured service members aid and assist each other, and to provide unique, direct programs and services to meet the needs of severely injured service members.

**Navy-Marine Corps Relief Society, Army Emergency Relief, Air Force Benefit Society, Coast Guard Mutual Assistance** -The mission of these agencies is to provide, in partnership with the different services, financial, educational, and other assistance to members of the military services, eligible family members, and survivors when in need; and to receive and manage funds to administer these programs.



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