



IABWF

INSURING A BETTER WORLD FUND

Benefits To Charity

INSURING A BETTER WORLD FUND IS YOUR CHARITY'S SOURCE FOR NEW ENDOWMENT GIFTS; NEW ANNUAL GIFTS; NEW BLENDED GIFTS... AND MORE.

Our mission is to transform unneeded or unwanted life insurance into philanthropic ideals. We need your help! There is approximately \$20 trillion of life insurance in force today and almost nine in ten of these policies will lapse without a benefit to their owners or charity. Despite the enormous size of this asset class, it remains largely inaccessible as a source of charitable funds. We see in this waste the opportunity to do great things for charity at no cost to the charities.

Every day, 10,000 people turn 65 and enter our target market. The Insuring A Better World Fund is a 501(c)(3) public charity that offers these potential donors and others the ability to donate their unwanted policies and make legacy-sized gifts to their favorite charities painlessly, without the burden of paying premium or other costs. There is no cost to the charity either!

Insuring A Better World Fund solves the major problems that consumers and charities face when considering a gift of life insurance. Insuring A Better World Fund makes the donation of life insurance efficient, predictable and easy. Donors choose their charity; we pay the premium and all other costs; and charities receive the benefits. The benefits include:

- ***Insuring A Better World Fund Pays the Premium and All Other Costs.*** Insuring A Better World Fund relieves charities from the burden and risk of paying premium on donated policies. This is the primary reason why most charities do not regularly accept life insurance policy donations.
- ***New Large Revenue Source.*** Insuring A Better World Fund is designed to provide charities with a long-term source of revenue from the approximately \$20 trillion life insurance market.
- ***Predictable Revenue Source.*** Insuring A Better World Fund allows charities to receive regular distributions from a large portfolio of donated policies. A single charity is not able to accumulate enough policies in a short enough time frame to be actuarially credible. Insuring A Better World Fund aggregates policies for numerous charities to achieve actuarial predictable cash flows.
- ***Alignment of Charity and Donors.*** Insuring A Better World Fund is a paradigm shift. Your donors don't have to die for your charity to receive money. Insuring A Better World Fund distributes funds from a large portfolio of life insurance policies on a pro rata basis, allowing distributions to a donor's chosen charity while the donor is alive.

- ***New Conversation.*** Insuring A Better World Fund is a “no cost” ask. Your donors are currently throwing away life insurance policies. There is no change to human behavior needed. Instead of throwing it away, they will give it away to you, their favorite charity. There is no cost to you or the donor AND the donor’s cash flow improves from the savings of no longer paying life insurance premium combined with a potential charitable tax deduction.
- ***Insuring A Better World Fund Asset Expertise and Administration.*** The charity need not augment their current staff. The management of Insuring A Better World Fund utilizes their years of experience and expertise to underwrite and evaluate policies, determine which policies are appropriate for donation and administer the policies to maturity.
- ***Ease of Donation.*** Insuring A Better World Fund is simple to explain and simple to execute. There are no administrative burdens to charities.
- ***Insuring A Better World Fund Will Bring New Donors.*** Through our network of life insurance professionals and other referral sources (e.g., CPAs, attorneys and other financial advisors), Insuring A Better World Fund will generate donations on your behalf. Additionally, new donors will be found through your charity’s network of donors, life insurance professionals and other referral sources.
- ***Blended Gifts.*** This is a great opportunity. After the life insurance policy is donated, your new donor no longer pays premium on his or her life insurance policy – a great source for a new annual gift.
- ***Insuring A Better World Fund Policy Audit.*** We provide experts to review existing life insurance policies owned by the charity. This should be done regularly and most charities seldom review their current life insurance policy portfolio.