

# TRILOGY<sup>®</sup>

Offering Charitable  
Estate Multiplier  
Insurance Solutions



## Charitable Estate Multiplier Strategies

A couple's ability to multiply gifts via final bequests without increasing costs or eating into cash flow can really ease stress and deal with indecision, particularly when it can be guaranteed. You see, you don't have to choose between a favourite cause and your children or grandchildren. A modest, initial amount can be leveraged to provide for multiple needs and wishes. Properly set up, tax credits generated from directed donations can be used to fund a plan that will replenish the estate. All of it can be maintenance free, and perfect health of both people is not a requirement to qualify for this strategy.

### Charitable Solutions include:

- replacing the estate value of donated, unspent, registered investments
- replenishing the estate when open assets are gifted to charity in the will
- personal legacy builders to fund the long-term needs of a favourite cause
- multiplying a modest charitable bequest
- providing endowment funds for a charity not used for current expenses

### QUICK TIP

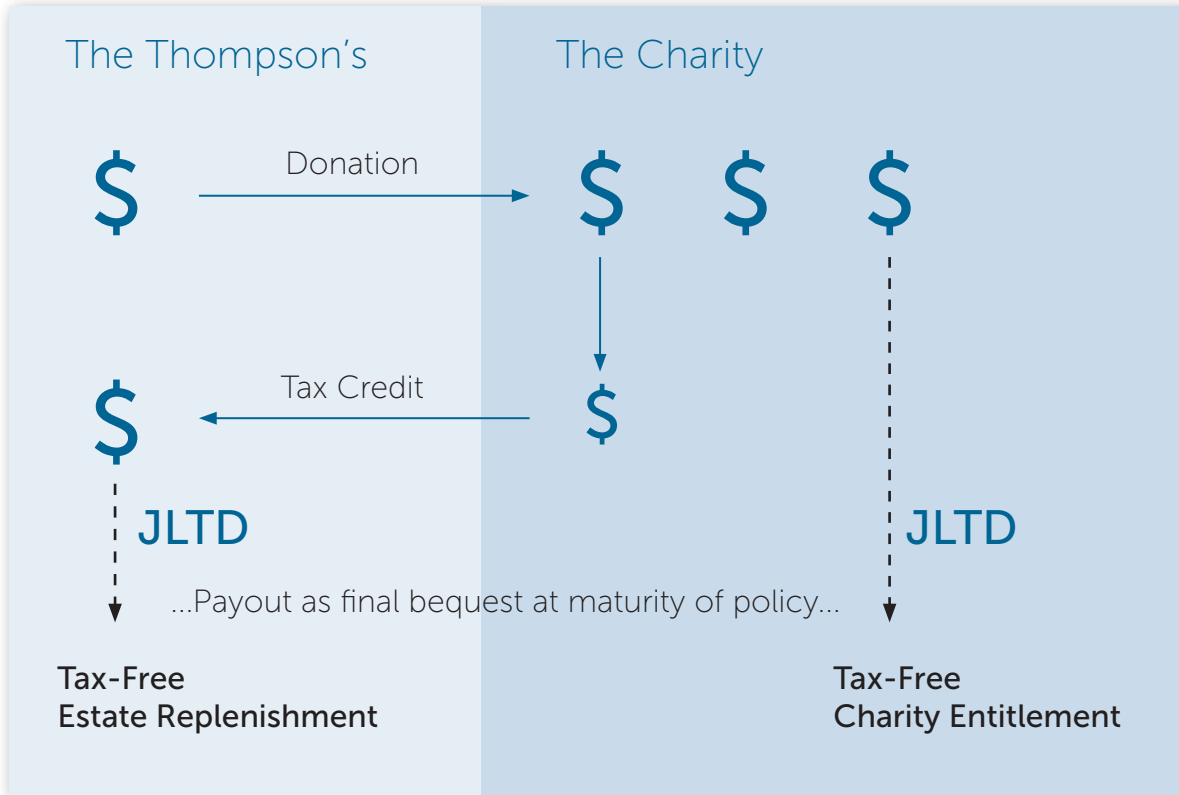
When choosing the estate benefit option, first select joint, then lower in the illustration, choose joint second-to-die as the type of benefit structure.



**Consider the following...**

The Thompson's, who are in their late 60s, are great believers of charity and family. By creating a legacy with the Empire Life Trilogy plan, they can take their extra cash they have saved and give it to the charity they most desire, while also providing for both their grandchildren.

With their initial donation directly to the charity in a JLTD insurance policy, it creates a legacy for the charity of their choice. Depending on location, federal and provincial tax credits can amount up to 49%. Tax credits create additional cash, which will allow the Thompsons to re-invest funds into a second JLTD insurance policy. This policy will create a tax-free replenishment of the original donation for their grandchildren.



This unique strategy creates a multiplying lasting legacy that benefits the charity of their choice and their loved ones.

For more information on how this or other Joint Last-to-Die concepts from Empire Life can benefit your overall financial plan, visit [www.empire.ca](http://www.empire.ca) or contact your local sales office.

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