

More ways to give . . .

Please review our complete set of brochures on philanthropic gifting:

- *Bequests*
- *Charitable Trusts*
- *Gift Annuities*
- *Life Insurance*
- *Memorials*
- *Planned Giving*
- *Retirement Plans*
- *Stocks and Bonds*



**Giving to CAPPED supports primary cancer prevention education and cancer support services for your family and friends in Otero County.**

**Phone Today  
(575) 434-HOPE (4673)**



**SERVING OTERO COUNTY  
SINCE 2000**

The CAPPED Building  
907 New York Ave.  
Alamogordo, New Mexico 88310  
Phone: (575) 434-HOPE (4673)

Artwork courtesy of artist Angus MacPherson

MoRo Gallery  
806 Mountain Road NW  
Albuquerque, NM 87102  
PH: (505) 242-6272



Cancer Awareness, Prevalence, Prevention and Early Detection

**LIFE  
INSURANCE**



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Alamogordo, New Mexico 88310  
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## LIFE INSURANCE



**You have succeeded. Now your contribution will improve the health of future generations.**

Life insurance has long played an important role in charitable giving. Whether you donate an older policy you no longer need or start a new policy to fund a major charitable project, life insurance offers a unique way to leverage relatively modest payments into a sizable charitable gift.

There are four ways to benefit CAPPED using life insurance:

1. If you own a policy with your wife as beneficiary, you could name CAPPED as successor beneficiary in the event your wife predeceases you. This is not an immediate benefit, but if your wife dies first your

death benefit becomes part of your taxable estate.

2. Name CAPPED as your primary beneficiary. If you have older policies bought years ago, but your beneficiaries no longer need the protection, name CAPPED to receive the benefit. Your estate will get a deduction and the benefit will pass to CAPPED tax-free.
3. You can give an existing policy to CAPPED. If you have older policies no longer needed, such as business insurance, income replacement, estate insurance or mortgage insurance, name CAPPED to receive the benefit. Again, your estate will get a deduction and the benefit will pass tax-free.
4. You can give a new policy to CAPPED. Some donors would like to make a significant contribution to CAPPED but simply don't have the funds.

For example, you let CAPPED buy a \$100,000 policy on your life and every year, you give CAPPED enough funds to pay the premiums. With this planning,

you get a sizable deduction whether you pass away 10 years from now or live to be 100. You can do more by giving appreciated stock or mutual funds to pay the premiums. Your deduction will be at fair market with no capital gains tax.

*As always, be sure to check with your legal or tax advisors.*

**For more information  
phone us at CAPPED**

**(575) 434-HOPE (4673)**

*Your gift to CAPPED  
supports primary prevention and  
support services for the people of*



**Life insurance beneficiary, CAPPED...**



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