

CD Tax Efficient Transfer for Gifting

<p>CD \$100,000 in 1988 @ 5.41% (28% Tax) In 10 years grew after taxes to \$146,540</p> <p>\$146,540 x 5.46%* Equals</p> <p>\$8,001 ANNUAL INCOME</p> <p>* Current 6 Month CD Rate</p>	<p>Annuity \$100,000 in 1988 @ 6.77% In 10 years grew after taxes to \$192,527</p> <p>\$192,527 x 5.05%* Equals</p> <p>\$9,722 ANNUAL INCOME</p> <p>* SPDA Rate</p>	<p>Additional Income For heirs or charity \$1,721 yr. Purchases:</p> <p>Individual Life Age 65 \$ 60,000 Age 70 \$ 50,000</p> <p>Survivor Life Age 65/65 \$140,000 Age 70/70 \$105,000</p> <p>Death benefits are tax free deductions to charity.</p>	<p>CD Transfer to One Pay Life Insurance \$100,000 Purchases:</p> <p>Individual Life Age 65 \$250,000 Age 70 \$205,000</p> <p>Survivor Life Age 65/65 \$485,000 Age 70/70 \$400,000</p> <p>Death benefits are tax free deductions to charity</p>
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“I would like to give to my favorite charity without disinheriting my heirs. How can I do both?”

Simply! I can show you how. You will :

- ✓ Save on current taxes
- ✓ Pass Asset to heirs tax free
- ✓ Benefit your favorite charity



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