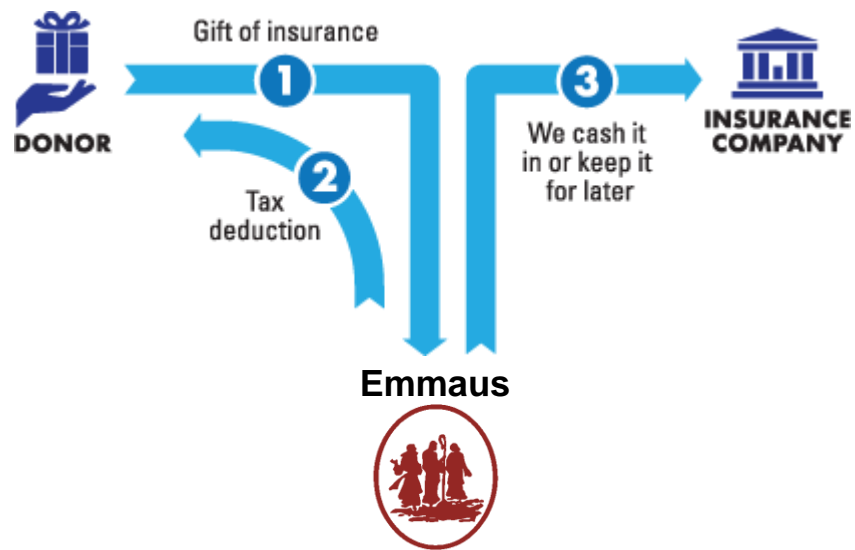


## Gifts of Life Insurance



### How It Works

- You transfer ownership of a paid-up life insurance policy to Emmaus.
- Emmaus elects to cash in the policy now or hold it.

### Benefits

- Make a gift using an asset that you and your family no longer need.
- Receive an income tax deduction.
- In some cases, you can use the cash value in your policy to fund a life-income gift.