



## United States Army Warrant Officers Association

### The Quiet Professionals®

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## Giving Through Life Insurance

A gift of a life insurance policy may be one of the easiest and most practical ways of making a gift to USAWOA. You may designate USAWOA as owner or beneficiary of either a new policy or an existing policy you and your family no longer need. You may also name the Association as a contingent beneficiary, should your primary beneficiary not survive you. There are several benefits to you in considering this form of gift.

If you choose to retain ownership of the policy but designate USAWOA as the beneficiary of either a new or paid-up policy, there will be no gift or estate tax on the value of the gift, because life insurance passes by contract, separately from the estate.

Your insurance agent is able to provide you with the appropriate forms to accomplish your goals.

If you have already included USAWOA in your estate plans, let us thank you and welcome you into our Eagle Rising Legacy Society.