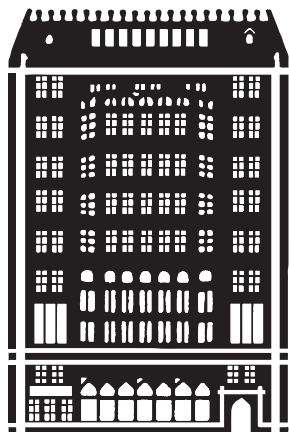


THE
COLUMBIA CLUB
FOUNDATION INC.

THE GIFT OF LIFE



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columbiacclubfoundationinc.com

The Columbia Club Foundation Inc. was formed shortly after the Columbia Club announced its designation to the National Register of Historic Places, the official federal register of districts, sites, buildings, and structures significant to American history, architecture, archeology, and culture. The Foundation was created “to restore, preserve, and protect the exterior façade of the historic clubhouse by encouraging contributions and through the development of an adequate endowment.”

The Foundation is dedicated to preserving the historical value of the Columbia Club for generations to come.

The Columbia Club Foundation Inc. has creatively developed a *Gift of Life* legacy program to build the Foundation’s endowment for necessary improvements of the building. The Columbia Club’s Clubhouse has been recognized as “A National Historic Landmark.” This *Gift of Life* will naturally provide the Foundation with a stream of ongoing gifts to sustain the historic legacy of the Columbia Club while creating an attractive tax benefit to its members.



THE GIFT OF LIFE

The *Gift of Life* program has four available charitable life insurance policies tailored specifically for The Columbia Club Foundation Inc. The coverage amounts available, with only three questions to qualify, range between \$5,000 to \$50,000. The premiums of the policy are tax deductible. In order for the member to receive the tax deduction, The Columbia Club Foundation Inc. must be both the owner of the policy as well as the beneficiary.

For example, if you are in the 33% tax bracket, the actual cost of a \$100 donation is only \$67 (\$100 less the \$33 tax savings). As your income tax bracket increases, the real cost of your charitable gift decreases, making contributions more attractive for those in higher brackets. The actual cost to a person in the lowest bracket, 15%, for a \$100 contribution is \$85. For a person in the highest bracket, 35%, the actual cost is only \$65.

TAILORED LIFE INSURANCE POLICIES





Kemper

Any age group

- Up to \$10,000 in benefits

Mutual of Omaha

Ages 45-80

- No exams or bloodwork
- Members must answer 3-4 screening questions
- \$40,000 in benefits

Ameritas

Under 50-55

- Members must answer 3-4 screening questions
- Approximately \$50,000 in benefits

National Guardian Life

Older groups

- Members must answer 3-4 screening questions
- “Short paid” i.e. one time check



The Columbia Club Foundation Inc. has selected Larry Dykes, principal at SkyView Partners to administer this program. SkyView Partners is a full spectrum financial services firm with expertise in life, gealth and disability insurances, employee benefits, payroll services, HR consulting, commercial insurance, professional employer organizations, 401k and other retirement plans.

Larry has been with SkyView Partners since 2013. Prior to SkyView Partners Larry managed Somerset CPAs, P.C. Risk Management team for 14 years. Before joining Somerset, Larry was a director and partner in Fringe Benefit Planners for 15 years. His expertise in risk management ranges from the analysis of appropriate disability policies to developing business and personal strategies for the implementation of life policies utilizing tax favored strategies. He also places a special emphasis on charitable and estate planning, as well as business succession planning.

Larry received his B.S. degree cum laude in three years from Butler University in 1978. Larry currently holds the Chartered Life Underwriter, Charted Financial Consultant, and Accredited Asset Management Specialist designations. He is a life long resident of central Indiana and is married with three adult children.

Program Goals

The Columbia Club Foundation Inc. trustees would like to outline the modest goal of the program. Nationally, other endowments have captured twenty percent participation in similar programs. The Foundation has projected the goal of eight percent of Columbia Club membership to purchase a policy with an average coverage amount of \$7,000. This equates to \$784,000 based on a membership of about 1,400 units. A ongoing solicitation will continue following the initial 18-month drive.





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