

Bryan Clontz & Associates

3713 Pine Street • Jacksonville, FL 32205 • 404-375-5496 • bryanclontz@charitablesolutionsllc.com

Charitable Gifts of Life Insurance Appraisal Service

All of the following must be provided before an appraisal can be completed. Please send to the address listed below along with proper payment. Processing takes approximately 5 - 8 business days. Then the qualified appraisal and completed, signed Form 8283 will be forwarded to the charity or donor (whichever party submits this request).

Donor(s) Name as Shown on Most Recent Tax Return: _____

Donor(s) Mailing Address: _____

Donor(s) Phone Number: _____

Donor(s) Social Security or Tax ID #: _____

Charity's Legal Name: _____

Charity's Tax-ID: _____

Charity's Contact Name: _____

Charity's Mailing Address: _____

Charity's Phone Number: _____

Required Documents

- 1. Insurance Contract** – First five pages including owner and beneficiary information.
- 2. Form 712, Part II Completed and Signed** (please use the Sample Letter below)
- 3. Donor's Adjusted Cost Basis** (insurance company provides this calculation when using the Sample Letter)
- 4. Current Policy Values** (most recent annual policy statement showing net death benefit and net cash values, or a current in-force illustration prepared by the insurance company via the Sample Letter)

Note: All policy ownership interests must be transferred to the charity to qualify for a charitable tax deduction. No appraisal will be provided for a partial interest transfer or purchase of life insurance. This includes charitable split dollar life insurance or any variation of insurance plan in which any interest reverts to the donor, his/her heirs, or a trust established to benefit any non-charitable entity or person. Charitable Solutions, LLC reserves the right to refuse any appraisal request.

Fee: The fee is \$350 for the first policy and \$200 for each additional policy submitted at the same time (If an appraisal is required within 48 hours, an additional \$100 rush fee will apply to each policy).

Please return this form along with the paperwork required.

Please make your CHECK PAYABLE TO BRYAN CLONTZ

3713 Pine St. Jacksonville, FL 32205

Phone: (404) 375-5496 Fax: (435) 603-4546 EIN: 51-0436123

E-mail: bryan@charitablesolutionsllc.com and web: www.charitablesolutionsllc.com

SAMPLE LETTER

The charity, as policy owner, should use this letter to request the necessary information from the Insurance Company.

Please replace the bold portions with your appropriate information.

January 20, 2007

**My Life Insurance Company
123 Main Street
Big City, State 00000**

Re: Policy #**XXXXXXXXXX**

To Whom It May Concern:

On **DATE** the ownership on the above life insurance contract was **donated to XYZ**. We are currently completing the required IRS Forms for this gift and require the following items from you at this time:

- 1) Form 712 - Please complete Part II of this form as of the date of the completed gift;
- 2) Calculation of the donor's (prior owner's) adjusted cost basis as of the date of the completed gift;
- 3) A current in-force illustration. This illustration should show the policy vanishing, if possible, in the earliest possible year, at both current dividend/interest rates and at a rate which is 1% less than the current rate. Please forward these items to my attention to the address below and feel free to call me at **(555) 555-1212** if you need additional information.

Thank you for your prompt attention to these requests,

**Jane Owner or Planned Giving Officer
111 Market Street
Anytown, CA 99999**

Appraiser Qualifications

Bryan K. Clontz, CFP®, CLU, ChFC, CAP, AEP

Bryan is president and co-founder of Charitable Solutions, LLC, specializing in non-cash asset receipt and liquidation, gift annuity reinsurance brokerage, gift annuity risk management consulting, CRT/CGA investment management and life insurance appraisals.



Prior to forming Charitable Solutions in 2003, he served as the vice president of advancement at The Community Foundation for Greater Atlanta, the national director of planned giving for Boys & Girls Clubs of America and as the Director of Planned Giving for the United Way of Metropolitan Atlanta. He received a bachelor's of science in business administration from the College of Charleston in Charleston, SC; a master's degree in risk management and insurance from Georgia State University in Atlanta, GA; and a master's degree in financial services from the American College in Bryn Mawr, PA.

At 24, Bryan became the youngest South Carolinian to ever earn the certified financial planner designation (CFP®), and subsequently earned the chartered life underwriter (CLU), chartered financial consultant (ChFC), accredited estate planner (AEP) and chartered advisor in philanthropy (CAP) designations. For six years, he served as a graduate adjunct professor of personal financial planning and life insurance in the Department of Risk Management and Insurance at Georgia State University. He serves on the Editorial Board of the Planned Giving Design Center, the Advisory Board for the American College's Chartered Advisor in Philanthropy designation, the American Council on Gift Annuities' Rate Recommendation Committee and the National Committee on Planned Giving Board for 2007-2010.

He has given more than 400 presentations on financial planning and planned giving topics; been published in an international insurance textbook; and written more than a dozen articles in financial services and planned giving journals, including a planned giving manual entitled Just Add Water, which has sold more than 2,000 copies. Bryan chaired the inaugural statewide *Leave a Legacy Georgia!* campaign. He has also served as an expert witness on charitable gift annuity default and reinsurance and is the principal inventor of a patent-pending CGA risk management process (LIRMAS- Life Income Risk Management Analytic Suite).