



Big celebratory moments in life —

like birthdays, graduations, and weddings — are a great time to show care for your loved ones with gifts that can make a lasting impression.

The gift of a life insurance policy can provide a firm financial footing for your family during their lifetime and protection for beneficiaries in the future. Also, the younger you are at the time you purchase the policy, the lower your rates will be.



Birth of a child

You just found out that you're having a baby girl that you've always dreamed of. Funding a permanent life insurance policy in your name can help provide financial security for your significant other and your daughter.¹

Graduation

An acceptance letter came in the mail yesterday for your daughter's top college. Funding a permanent life insurance policy can help provide a solid financial foundation for her future as a biochemist.

Wedding

Your son is putting the final touches on his destination wedding plans. Funding a permanent life insurance policy can help protect his family in the future if something were to happen to you and can also help support the loving couple's long-term financial goals.

What a permanent life insurance policy can offer your loved ones

- ♥ Lifetime death benefit protection that's payable to beneficiaries income-tax-free
- ♥ The potential for cash value accumulation, which you can access income-tax-free during their lifetime for any reason, such as:
 - ♥ Funding an education
 - ♥ Buying a new home
 - ♥ Paying for a wedding
 - ♥ Starting a new business.²

How a policy can be funded

- ♥ As a lump sum to fund several years of policy premiums, or
- ♥ As an annual contribution to cover the cost of one year, or the first year and subsequent premiums^{3,4}

Let's talk about your options for gifting life insurance, and the ways it can benefit your loved ones in the long run.



[Book a meeting!](#)

It's never too *early*
or
too *late*



CASERTA & DE JONGH, LLC

Advisors in Personal Finance.



Address

12 Elm Street North Haven, CT 06473



Telephone

(203)272-9111



Email

info@caserta-dejongh.com

CONTACT US

Scan here



- 1.If the insured is a minor, additional rules that vary by state will apply.
- 2.Accessing cash value may result in surrender fees and charges, may require additional premium payments to maintain coverage, and will reduce the death benefit and policy values. Loans and other policy withdrawals may be taxable under certain circumstances.
- 3.Depending upon the amount of the premium (gift), gift taxes may be payable and premiums must be affordable.
- 4.If the annual gift ceases, the recipient will be responsible for annual premiums to keep the policy in force.

This material is for educational purposes only and should not be viewed as financial, tax, or legal advice. Always consult a qualified professional regarding your personal situation. The amount and structure allowed for gifting life insurance will vary based upon individual circumstances and is subject to underwriting. © 2023 The Penn Mutual Life Insurance Company, Philadelphia, PA 19172 www.pennmutual.com