

# Financial Security And Charitable Giving: Now They Go Hand In Hand

(NAPSA)—Americans love to give. Whether driven by the desire to support worthwhile causes, to share good fortune or by other philanthropic reasons, American individuals, estates, foundations and corporations gave an estimated \$240.72 billion to charitable causes in 2003, according to Giving USA, a program for the Trust for Philanthropy of the American Association of Fundraising Counsel.

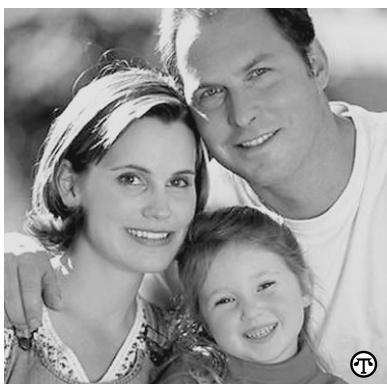
Yet while more Americans are increasing their contributions to the common good, fewer are securing their own financial futures. LIMRA International says that only 61 percent of adult Americans have life insurance protection, down from 70 percent in 1984. And even those with coverage are likely underinsured.

## **Giving to Others While Helping to Secure Your Own Future**

Now you can address both your personal security and philanthropic goals at the same time with the innovative Charitable Giving Benefit available through the American Express Estate Series of universal and variable universal life insurance products, issued by IDS Life Insurance Company.

When you purchase an Estate Series policy and elect the optional Charitable Giving Benefit feature, American Express will, upon your death and at no additional cost, provide a donation in your name to an accredited charitable organization of your choice equal to one percent of your policy's death benefit proceeds, up to a maximum of \$100,000.

In addition to helping secure your family's financial future and making giving easy, an Estate Series policy can be less expensive than establishing a trust for charity. Plus, it can offer other bene-



**For your family's financial security, it's important to make sure you have enough life insurance coverage.**

fits, such as the ability to build cash value and if structured properly, the potential to create tax-free income in retirement.

To learn more about how American Express Estate Series life insurance and the Charitable Giving Benefit can help you achieve your financial goals, call American Express Financial Advisors at 1-800-432-0788. Or visit [www.americanexpress.com/lifeinsurance](http://www.americanexpress.com/lifeinsurance).

*American Express Financial Advisors Inc. Member NASD. American Express Company is separate from American Express Financial Advisors Inc. and is not a broker-dealer. Insurance products offered through IDS Life Insurance Company, Minneapolis, MN outside New York, and in New York, through IDS Life Insurance Company of New York, Albany, N.Y.*

*Variable Life insurance is a complex vehicle. Before you invest, be sure to ask your sales representative about the variable life insurance policy's features, benefits, risks, and fees, and whether variable life insurance is appropriate for you, based upon your financial situation and objectives. You should consider the investment objectives, risks, charges and expenses of the product and its underlying funds carefully before investing. For a free copy of the fund's prospectus, call 1-800-437-4332. Read the prospectus carefully before you invest.*



*The Charitable Gift Giving Benefit is not available in California, Indiana, Maryland, New York, North Carolina, Tennessee and Texas.*