



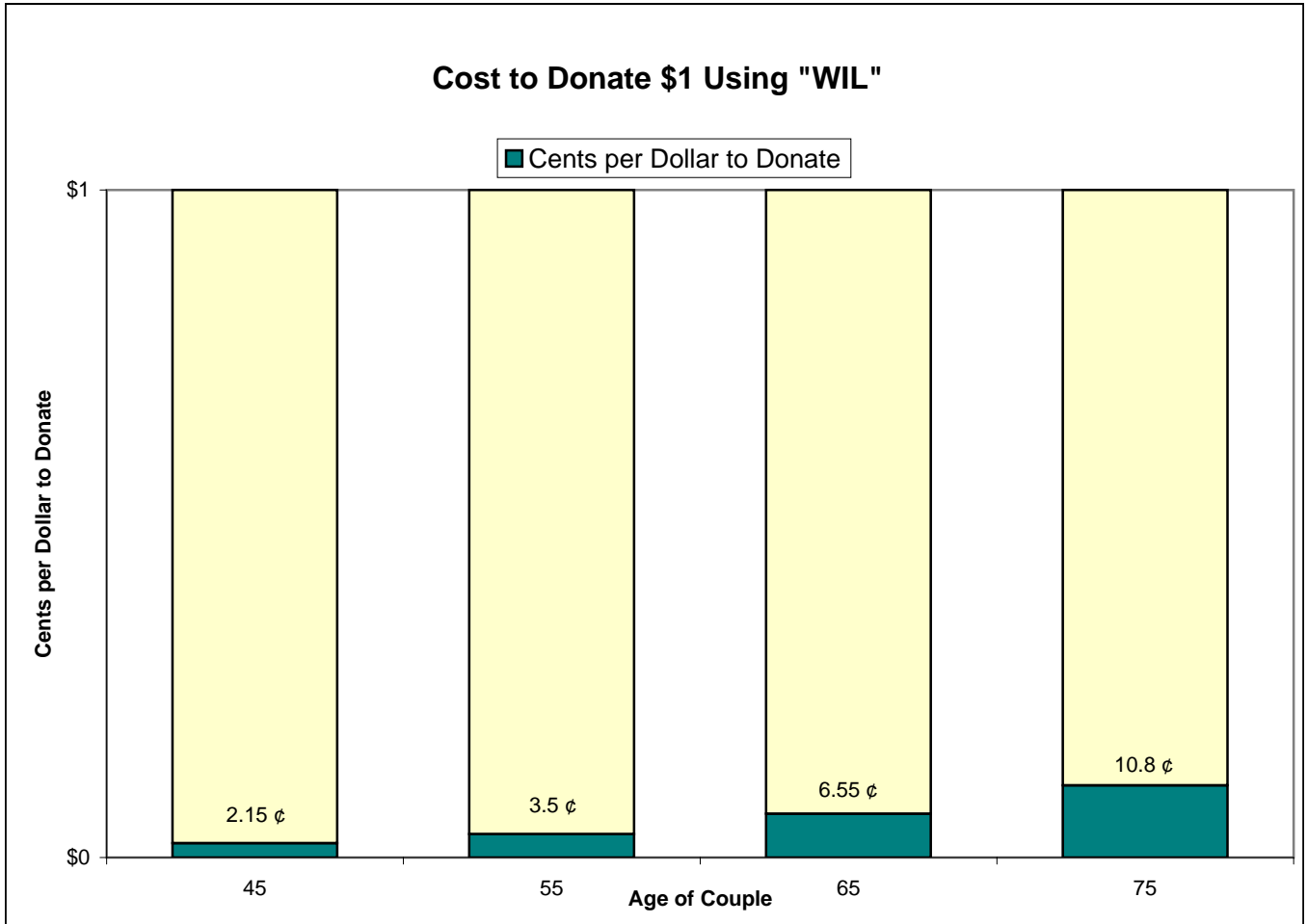
WCPD'S INSURED LEGACY ("WIL")

Solves Long-Term Philanthropic Goals by combining a life annuity with a term to 100 life insurance contract, all funded with guaranteed flow-through shares

Result: Life Insurance premiums are approximately 75% less with WCPD's Insured Legacy at every age. This legacy structure is much more efficient than funding your legacy through your will, where costs are 100 cents on the dollar.

50 Year Old Couple

\$27,500 Donor's Cost	=	\$1 Million Donation
\$275,000 Donor's Cost	=	\$10 Million Donation
\$1.35 Million Donor's Cost	=	\$50 Million Donation
\$2.75 Million Donor's Cost	=	\$100 Million Donation



1) For a 45 year old couple, donor's cost is 2.15¢ per dollar donated.

2) For a 55 year old couple, donor's cost is 3.5¢ per dollar donated.

3) For a 65 year old couple, donor's cost is 6.55¢ per dollar donated.

4) For a 75 year old couple, donor's cost is 10.8¢ per dollar donated.

*At any age (45 through 75) the worst rate of return is over 6% after tax to age 100.