



Dear Clergy and Lay Leaders:

We trust this letter finds you in good spirits and full of energy and laughter.

Michael C. Sanders Financial Concepts, Inc. and we'd like to share our Charitable Gifting Strategy [program] for various church groups throughout these United States of America that began in January 1982 by financial services professional Michael Sanders.

Michael began his professional insurance path with Met Life in Clifton, New Jersey, then he migrated over the bridge to New York City at the United Mutual Life Insurance Company, the only Black-owned and operated Minority firm in the state of NY. Michael placed a tremendous amount of insurance contracts via United Mutual Life which helped a great number of notable churches such as Wyatt T. Walker's landmark church in Harlem installed 200 or more insureds into a gift giving plan; Canaan Baptist in Manhattan borough, and Reverend Doctor Preston Washington's Memorial Baptist Church 58 or more insureds in Dr. Washington's parish, in the borough of Manhattan as well. Michael expanded his reputation with the Ohio North 1 jurisdictional bishops including Bishop Walter E. Jordon and Bishop Edward T. Cook of COGIC, and his strategy that helped a great number of pastors, ministers, and their families from Ohio North. Along with Church organizations in Florida, New Jersey, Pennsylvania, Georgia, and Washington State. While at United Mutual, Michael over saw and maintained insurance contracts for a few synagogues as well.

Currently, Michael Sanders and his cadre of professionals have upgraded and modernized the strategies and programs. He is now working with financial services professionals and current technology to create a methodology to enhance your church's provision to endure.

Our Charitable gifting strategy [program] uses life insurance policies for the first part of our platform and the second part of our platform is a technical jobs training program. **For 280 members, the donor will pick up the premium cost and contribute for the computer job training program.**

Most churches deliver a faith message and programs intended to enhance the lives of those who tithe and others contributing to the life of the church. Adding a life insurance component to the churches portfolio of services is a benefit that raises support to surviving families when a loved one passes away and help to sustain church membership and its future.

The technical jobs training program will help prepare church members and individuals circumvent the effects of unemployment and underemployment, which is an unfortunate reality of this the 21st Century economy, especially in the current coronavirus environment.

The Charitable gifting platform provides long term financial stability, jobs, and a five-year financial infusion to pay for policy premiums, provide capital for church programming, and provide an avenue to move your church forward. When using our gift-giving platform, members don't have to die to be a blessing to the church.

Plan

1:

We are looking for 280 members of your church who will qualify as applicants for this special gift-giving and jobs program.

These 280 people have to be:

- Gainfully employed
- Ages 20 to 44

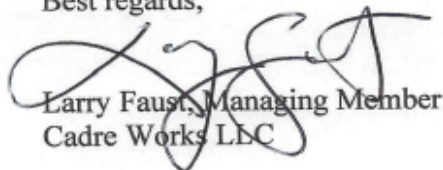
- Own a life insurance policy or have coverage via family (parents or a spouse); no one can gift a policy to the church unless the personal insurance house in order
- Be a gifting member or tither of your church the amount of. coverage is \$50,000 per selected member
- Health does matter. If the member smokes, we have a form that allows us to gather information then we can take a hypothetical prediction to coverage levels. A medical exam is required at the cost to the insurance company, not a cost for the member in this special group. Each proposed member for the plan must complete an information sheet for our survey.
- **For this group of 280 members, the donor will pick up the premium cost and make a contribution for the computer job training platform.**
- Policies will be owned by a special life insurance trust crafted by attorney Gregory T. Bailey of Douglasville, Ga (*see ILIT via Crummey provisions and legal labels*)

Plan2

- Those ages 45 to 85 (*survey is required to select coverage levels*)
- Minimum of 50 to 75 members is the number for this group. The amount of coverage is \$50,000 for those who will qualify by a medical exam for this coverage. For those who have medical issues, a guaranteed issue process/policy will be used so the face amount might be \$5,000 at a minimum special for older ages. Premiums for this package will not be paid for by the donor, but all premiums are tax deductible for the propose insured or premium payer. These are policies that are being gifted to the church. The church via the trust crafted for these policies is the owner and primary beneficiary, thus allowing favorable tax treatment.

For churches under plan 2, we are offering a risk pool/ captive insurance program designed to reduce the premium cost for the sanctuary, as major catastrophes increase, and other liability suits that permeate the religious community. Costs for liability insurance and other property / liability issues need to be considered. Our cadre of professionals are working collectively to help churches create a financial war chest through giving, saving, and long-range planning. We have to collect the information and set all plans into action, while we await the donor infusion. Any questions please let us know. We look forward to working with you.

Best regards,



Larry Faust, Managing Member
Cadre Works LLC