



Bluestone America Enhances Its Legacy Charitable Gifting Program

Bluestone America introduces its Legacy Gifting Program which will provide its products and services which specify in financial strategies, philanthropic programs, and charitable gifting programs utilizing both traditional and alternative funded life insurance products. Bluestone America's most commonly used programs are The Heritage Plus Program and The Legacy Builder Program. These programs offer clients a favorable new way to donate sizable gifts using life insurance.

Los Angeles, CA April 03, 2010 --(PR.com)-- Bluestone America, introduced today enhancements to its Legacy Charitable Gifting Program. The program is designed to provide an array of products and services to clients nationwide. The products and services targeted for this market include a variety of financial strategies, philanthropic and charitable gifting programs utilizing traditional and alternative funded life insurance products. A large segment of the marketing for this program is directed to non-profit and charitable organizations.

The Legacy Gifting Program is designed to simplify the donor's wish to see their contribution benefit a favorite charity, without having the chosen non-profit faced with making premium payments and other administrative activities associated with donated policies. The charity has an immediate infusion of funds that can be leveraged and maximized through various investment strategies.

"By further enhancing our charitable legacy product, it enables today's Legacy Charitable Program to provide options to the donor to replace the funds that would otherwise be going to their heirs and allowing these funds to be gifted now to organizations," said Charles Nam, CEO of Bluestone America who heads Bluestone Wealth Management.

Legacy Gifting Programs have multiple gifting structures that can be utilized. The two most commonly used are The Heritage Plus Program and The Legacy Builder Program. Using the "Heritage Plus Program", charitable or philanthropic gifted funds are administrated within a unique trust structure where the funds are held for the lifespan of the donor. The charitable or philanthropic organization in turn, will then purchase a UL policy for the donor in the face amount of the total donation naming the donor's heirs as beneficiary. The premium payments will be made through proceeds generated within the trust structure until which time the donor passes and the charity may use at their discretion with the fund. Tax advantages for all parties utilizing this structure are significant.

The "Legacy Builder Program" is designed for the donor that does not wish to release their estate to the philanthropic or charitable organization. The donor can demonstrate appropriate assets that would justify the amount of the contribution or endowment they wish to make. Additionally, the donor and the philanthropic or charitable organization do not wish to make premium payments to maintain the insurance policy. In this case, Policy Facilitation, which is a funding method, that simply put, borrows money from a third party lender to pay the premiums on a life insurance policy. At some point in the future, the lender is repaid using policy cash values, life insurance death proceeds, other outside assets or a combination of the above.



“Legacy Gifting Programs in conjunction with some of the top 15 insurance providers in the US, has the experience, programs and the financial strength to back any amount or complexity of donation”, said Mr. Nam. “The simplicity of our Legacy Charitable Gifting Program offers many clients a convenient new way to use life insurance to donate a sizable gift.”

About Bluestone America

Bluestone America is a conglomerate of United States and offshore-based corporations whose focus is asset management, asset based project securitization funding and acquisition of alternative funds. The members of the management and advisory boards of the Bluestone group of companies have broad based expertise in financial business development and banking in the Middle East, United States, South Korea, Brazil, Taiwan, Hong Kong, China and other key international financial and business centers.

Bluestone's management and advisory board members are multi-cultural representing Asia, South America, North America, Africa and the Middle East. Bluestone America has developed various methods of securitizing asset based long-term real estate development projects using Non-Correlated Longevity Assets. These methods and techniques are proprietary intellectual properties developed and owned by Bluestone America.

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