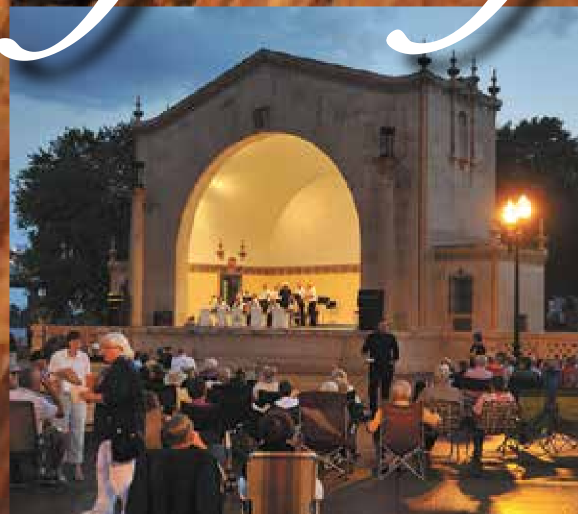
Leave Your Legacy

A Guide to Giving

LEAVE A LEGACY®

Legacy.

Webster's Dictionary defines it as "something transmitted by or received from an ancestor or predecessor or from the past."

We all leave a legacy. Our children serve as our most obvious legacy, carrying on the family name and traditions. For some, a company they created or built serves as their legacy to their family and our community. All of us leave a legacy by the many people whose lives we touch – the grand gestures and random acts of kindness that can change a person's life forever.

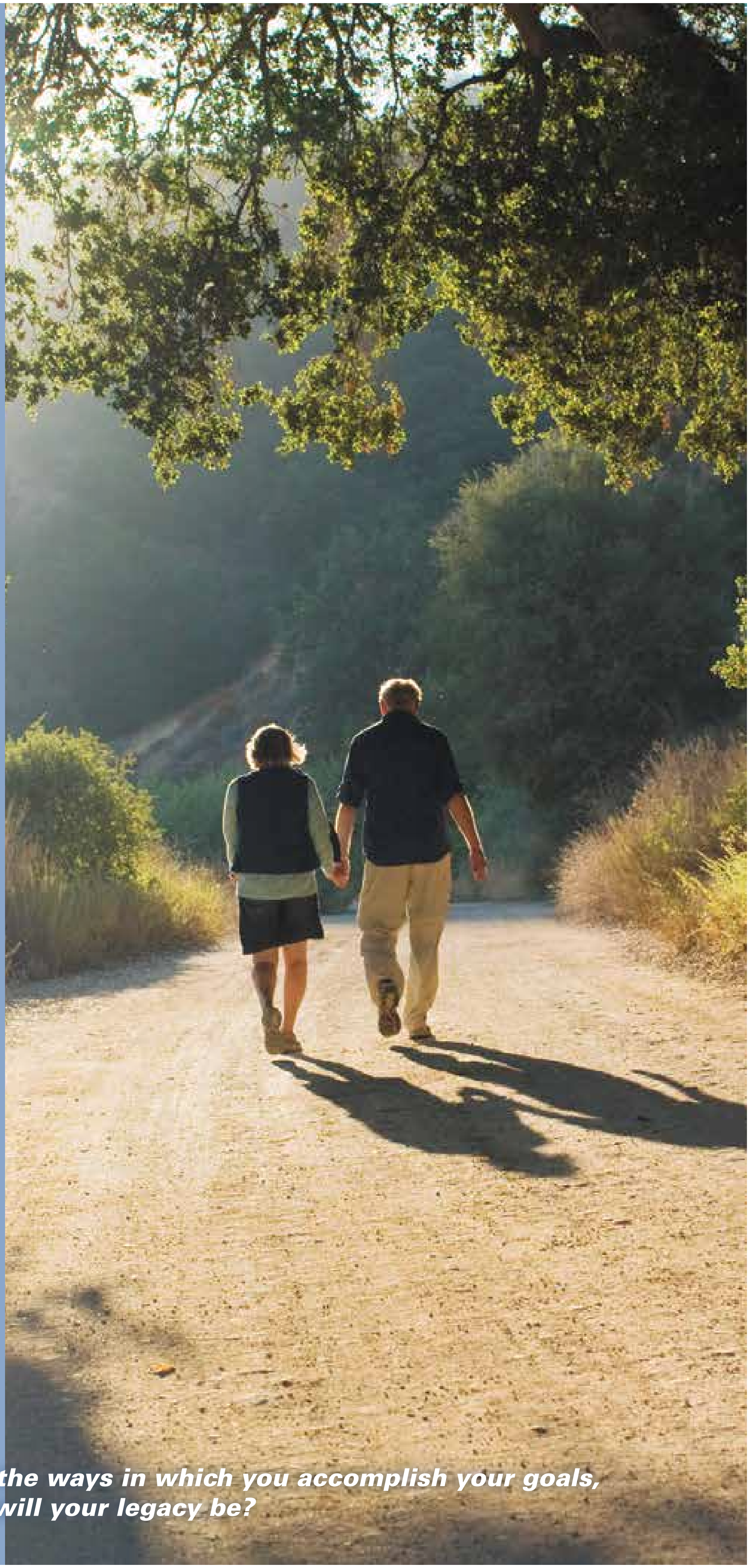
The people you meet in this book consciously created their legacies by helping local organizations achieve their missions.

As these stories illustrate, the reasons people leave a legacy vary greatly. Perhaps the organization helped them during a difficult time in their life, helped a family member or friend overcome a struggle, or has a mission that resonates with their values.

The ways in which you leave your legacy also vary greatly. It can begin during any stage in your life and might come from a relatively small gift or a very large gift. You can leave your legacy during your lifetime or plan to leave it after your death.

Throughout history there are examples of generous individuals leaving a legacy. Even before there were tax laws to encourage philanthropy, people instinctively helped one another – each generation benefitting from the ones that went before. Now, with favorable tax incentives for charitable giving, there are ways to maximize tax savings, provide for your family and other loved ones, all while supporting the causes you care about most.

"Planned Giving" is a process of charitable, legal, financial, and tax planning that enhances your philanthropy and enables you to address other financial and estate planning issues while making a gift. Each gift option offers various benefits to a donor. All of them offer you a chance to plan your legacy during your lifetime so you can see the impact you will have on generations to come.



Regardless of your reasons or the ways in which you accomplish your goals, you choose your legacy. What will your legacy be?

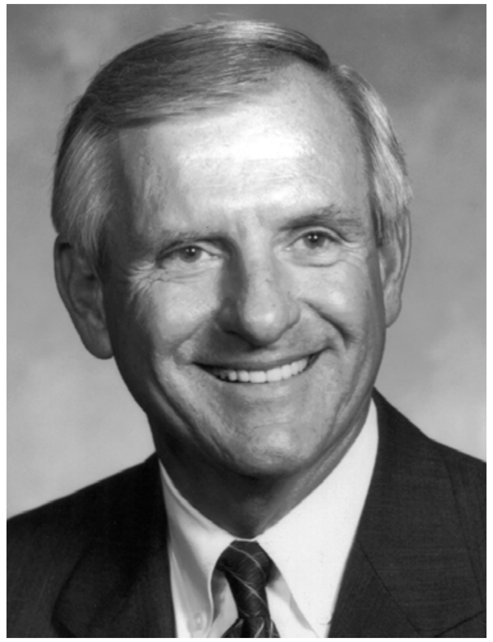
Planned Giving Overview

HOW TO GIVE	HOW IT WORKS	YOUR BENEFITS
CHARITABLE REMAINDER TRUST *If you own cash or property, you can make a gift to a charity, save taxes, and provide yourself with annual payments.* **Pg. 2**	You transfer your cash or appreciated property to fund a charitable trust. The trust provides you or named beneficiaries with payments for life or a specified term of years after which the charity receives the balance of assets in the trust.	• Fixed or variable payments for life, lives, or term of years • Avoid capital gain taxes on the sale of appreciated assets • Income tax charitable deduction now for the charitable remainder portion of your gift
APPRECIATED PROPERTY *Transferring appreciated property to a charity allows you to save taxes twice. You avoid capital gain taxes while the charity receives the full value of the property.* **Pg. 4**	You transfer property, such as real estate or shares of stock, to a charity and receive a tax deduction for the value of the property on the date of the transfer. As the owner of the property, the charity can sell them or retain them as part of their portfolio.	• Avoid capital gain taxes on the sale of appreciated assets • Can benefit a charity with assets that you have not yet liquidated • Income tax charitable deduction for the full fair market value of the property
DONOR ADVISED FUNDS *Similar to a private foundation but with greater tax benefits and cost savings, a Donor Advised Fund allows you to time your charitable deductions for when you want them. You can avoid capital gain tax on your gifts and recommend grants from the fund to favorite charities whenever you want.* **Pg. 6**	You work with an organization that accepts donor advised funds (e.g., a community foundation or others) to set up your fund. Once you transfer appreciated property or cash, it is invested and you may recommend grants from your fund at any time. The organization takes care of all the administrative steps while you enjoy giving!	• Income tax charitable deduction now for the full value of assets transferred into your donor advised fund • Flexibility to support organizations you choose; can change annually • Your heirs can continue your tradition of giving
LIFE INSURANCE GIFTS *Allows you to make a charity the beneficiary of your life insurance policy when your heirs do not need the proceeds.* **Pg. 8**	You designate an organization or multiple organizations as the beneficiary of your life insurance policy or as the owner of your policy.	• Benefit charities of your choice with assets not needed from your estate • Possible to receive an income tax charitable deduction and estate tax savings
RETIREMENT ASSETS *Allows you to make a charity the beneficiary of a retirement account or to transfer assets from a retirement account to a charity if you are older than 70 ½ years of age.* **Pg. 10**	Transfer assets from a retirement account either upon your death by naming a charity or charities as a beneficiary or, if you are older than 70 ½, you can transfer assets from your retirement account to a charity. It is even possible to create a charitable remainder trust with retirement assets.	• Gives your loved ones assets that step-up in basis at your passing and are not subject to income tax while giving charity the full value of your retirement plan assets • Save your heirs from income taxes, capital gain taxes and potentially estate taxes • Easy to accomplish and you retain the assets during your life in case you need them
WILL OR LIVING TRUST BEQUEST *Allows you to maintain control of your assets during your lifetime and make a gift to charity when you pass away.* **Pg. 12**	You designate an organization or organizations as the beneficiary of your assets in your will, trust, or beneficiary form. You can specify a dollar amount, a percentage of your estate, or the remainder of your estate after your other bequests.	• Estate tax charitable deduction • Life use and control of your property • Overcomes fear of "outliving" your assets
CHARITABLE GIFT ANNUITY *An agreement through which you make a gift of cash or appreciated property and a charity agrees to pay you fixed payments for the rest of your life.* **Pg. 14**	A Charitable Gift Annuity is a contract between you and a charity. In exchange for a gift of cash or property, the charity agrees to make fixed payments to you for the remainder of your life or for your life and the life of another. The payments can begin immediately or at a specified future date.	• Income tax charitable deduction • Fixed payments for life often at a rate better than other investments • Possible tax-free payments • Simple contract

The Illowa Partnership for Philanthropic Planning thanks Laurie Boyce-Steinhauser for authoring the personal profiles found on pages 2 through 14.

Flexible payouts with tax rewards

Charitable Remainder Trust



"It allows you, in the calm of the day, to sit down and decide what it is you'd like to do with your assets when you pass. I think it is a positive thing to do."
- Mike Plunkett

Mike Plunkett is a true Quad Citian. Born and raised in Moline, his children also grew up here. He has a real appreciation for regional agencies and organizations that make this area a great place to live. "I saw that a number of regional groups filled many needs in our community," he says. With a desire to help future Quad Citians, Mike set up two Charitable Remainder Trusts to benefit organizations that are close to his heart - while allowing him to receive an income during his lifetime.

While he has many altruistic interests, Mike is passionate about people who are laboring to get a college education. He knows it takes dedication, hard work, and effort to complete a degree. "Soon after I started college I was diagnosed with an illness that caused me to drop out of college for a period of time. Subsequently, I got married and we had three children. Finishing my college education took a back seat to earning a living and raising a family."

Fortunately, Mike had a supportive manager who encouraged him to finish his degree. "He told me no one would likely be promoted to his position without a college degree. He allowed me to vary my schedule in order to attend courses. I thought it was a good business decision for the company to be supportive of helping a non-traditional student complete college." Because of Mike's positive experience he pays it forward through the trusts to support an area college and university.

Other events shaped Mike's decision to give. When his late-wife, Carol, contracted Alzheimer's disease, the care and assistance they received moved him deeply. "Carol's declining mental capacity was, to say the least, very difficult." An organization benefiting Alzheimer's patients was extremely helpful so Mike has included them in the trust.

Additionally, as long-time church members, their local parish was an easy inclusion for Mike. "They were part of our family for many years."

While some beneficiaries came through direct personal encounters, others were a result of Mike serving as a board member for various organizations. An organization that helps young people develop personal finance, entrepreneurial business skills and awareness of the global economy is one of those agencies. They serve children through programs that foster work-readiness, teach financial literacy, and develop real-world job skills. "I have always had a soft spot for them because they provide a needed benefit to the community."

Mike encourages others to create a trust and pay attention to the details. "It allows you, in the calm of the day, to sit down and decide what it is you'd like to do with your assets when you pass. I think it is a positive thing to do."

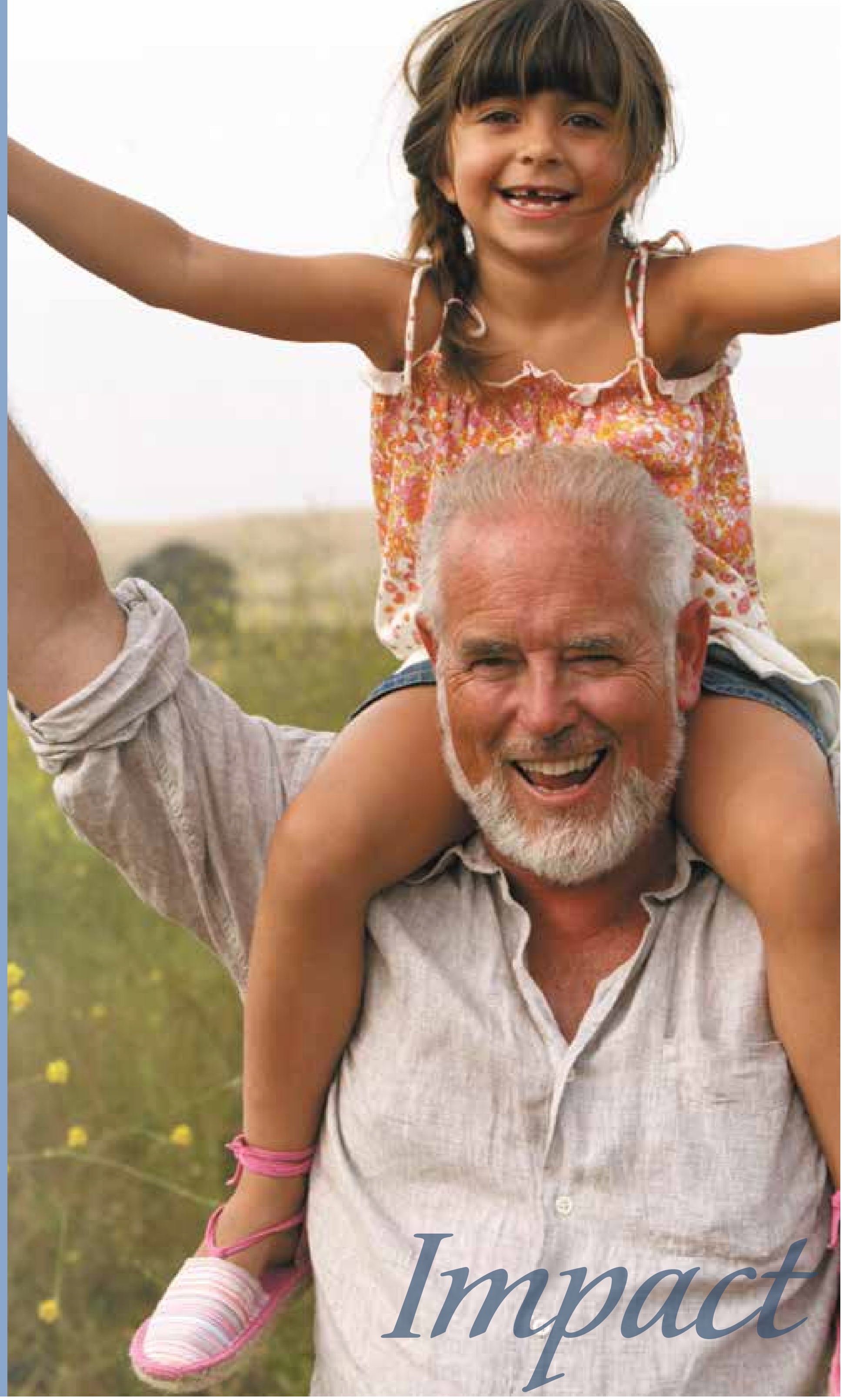
Doing good. Mike Plunkett's desire to do good supports a local college and university, a child-centered organization, his home parish and an Alzheimer's organization. Mike encourages you to join him.

With a Charitable Remainder Trust (CRT), you transfer cash, an appreciated asset or other property to a special trust that is invested to generate income for you and any other beneficiaries you select. After all payments have been made, the balance of the trust passes to charity.

You can avoid capital gain tax on the sale of your appreciated assets (e.g., stock and real estate) by transferring these assets to fund a CRT prior to any agreement to sell. The trust will sell your assets tax-free and reinvest the funds. When you create a CRT during your lifetime, you will receive an income tax charitable deduction for the remainder portion of your gift to charity. If you establish a CRT as part of your estate plan, your estate may benefit from estate tax savings.

A CRT can last for the lifetime of one or more individuals (either yours or others), or for a term of years (up to 20), or for the lifetime or lifetimes of one or more individuals plus a term of years (up to 20). Payments from the trust can be fixed or variable and can begin immediately or upon the occurrence of a stated event.

A charitable remainder trust is a great way for you to achieve benefits for yourself and leave a legacy with your favorite charity. The charitable remainder trust can provide income, a tax deduction, capital gain tax savings and support the mission of causes you care about.



Increase your giving, reduce your taxes

"We can see the kids experiencing the joy of caring for others"
- Dan & Jenny Molyneaux

At first glance, Dan and Jenny Molyneaux's experiences growing up seem vastly different – she with only one sibling and he the youngest of six children. But their families' values closely aligned. Dan and Jenny credit their parents with introducing them to and living out the concepts of generosity, philanthropy and the need to contribute to the community. "Both Jenny's parents and my parents were such great role models for giving back," said Dan.

With two sons and a daughter of their own now, Dan and Jenny want to ensure their children understand and appreciate those values too. "We wanted to do the same thing for our kids, but we didn't want to just take the chance that they'd 'catch' it. We wanted to show them what it looks like."

The perfect opportunity presented itself when Jenny's parents made a stock gift to the family. Dan and Jenny used the stocks to set up a charitable fund that supports organizations and causes of their choosing. Since it was established solely for charitable purposes, the fund allowed them to show their children the community's needs and family values. Using appreciated securities to start the fund helped bypass capital gain tax and allowed charitable gifts from the fund to grow.

Dan and Jenny gave the children an amount to distribute from the fund to the charities that are close to their hearts, whether it be a camp they attended or an association at which they volunteered. Ensuring that their children understand the importance of benevolent generosity, Jenny says, "We can see the kids really experiencing the joy of caring for others and the thrill that comes with giving."

Not only are Dan and Jenny building a legacy from their compassion that creates a future for their family, but they have also instilled in their children those same beliefs and ideals. Their generosity ensures that their legacy continues for their grandchildren, great-grandchildren and for generations to come.

Appreciated Property

Avoid paying high capital gain tax on appreciated assets like property.

Making a gift of appreciated property avoids capital gain taxes, and you receive an income tax deduction for your gift.

You can make a meaningful gift with no out-of-pocket cash, and your gift can be put to work immediately as if you were writing a check. Or, like the Molyneaux family, you can set up a fund and make gift giving decisions whenever the time is convenient for you.

Gifts of appreciated property are a way to save taxes twice while helping others. Whether you are making a planned gift or simply making your annual donations to your favorite charities, it is always more beneficial to use appreciated property rather than cash for your charitable giving. If you make a gift to charity of appreciated property, you can use your cash to purchase similar property again. This time with a new, higher basis - simple and smart planning!

Impact

The gift that keeps on giving

"These things don't operate on smiles and good will. There is a moral obligation to help others."
- Dennis Norling

Teaching is one of Dennis Norling's passions. Personal finance is his area of expertise. As a true-to-life assignment, Dennis asks his students to create a comprehensive budget for themselves. It is an exercise not only in money management, but also in identifying and pursuing the priorities in their lives. One term, a student developed a competent financial plan for his future, but Dennis was surprised. The student's charitable giving line was zero. Zero! It was incomprehensible to Dennis that this student would not even allocate estimated funds to charity.

Dennis understands that his students may be unaware of the hardships that many people in the area face. "When I was growing up, my parents always supported their church. They were children of the Depression, and they realized the importance of supporting and helping others in the community."

With the help of close friends Tom and Karen Getz, Dennis expanded on his parents' vision of contributing. "Tom and Karen were the most generous people in town, and they were the ones who taught me that these things don't operate on smiles and good will. There is a moral obligation to help others." The Getzes' influence changed and challenged Dennis. "There are hundreds of charitable organizations in the region. That's a huge number, and they are all really good causes. You've got to pick out the ones with which you have some sort of relationship."

Today, Dennis supports many charitable causes through a donor advised fund that addresses and affects the wide gamut of needs in our community. By setting aside these funds and directing them to the charities that mean the most to him, Dennis has made generous gifts that will continue to shape the future of many people in our region.

Dennis Norling subtly persuades his students, the next generation of charitable givers, to understand that they have an obligation to help those in need. It's right there in their budget.

Donor Advised Fund

Make a gift today that enables you and your loved ones to make gifts in the future.

A Donor Advised Fund is like having your own foundation. The fund is invested for growth which permits you to make annual gifts of income and principal to the charities you want to benefit.

Many families use a Donor Advised Fund as an estate beneficiary so that they can allow their children or friends to continue supervising the gifts from their fund. Parents appreciate the way that their Donor Advised Fund encourages children to be involved in philanthropy.

Donors may use this type of fund to time their charitable giving. They can transfer cash or stock into the fund when it is convenient for them and most tax beneficial. Then they can make grant recommendations from the fund over time to the charities they care about. This allows donors who support multiple charities to avoid having to make transfers of stock to each charity. They can make one transfer into their fund. Donor Advised Funds can be non-endowed with the intent that the fund will be granted out in its entirety over time, or the fund can be endowed and be a permanent source of support for causes the donor cares about.

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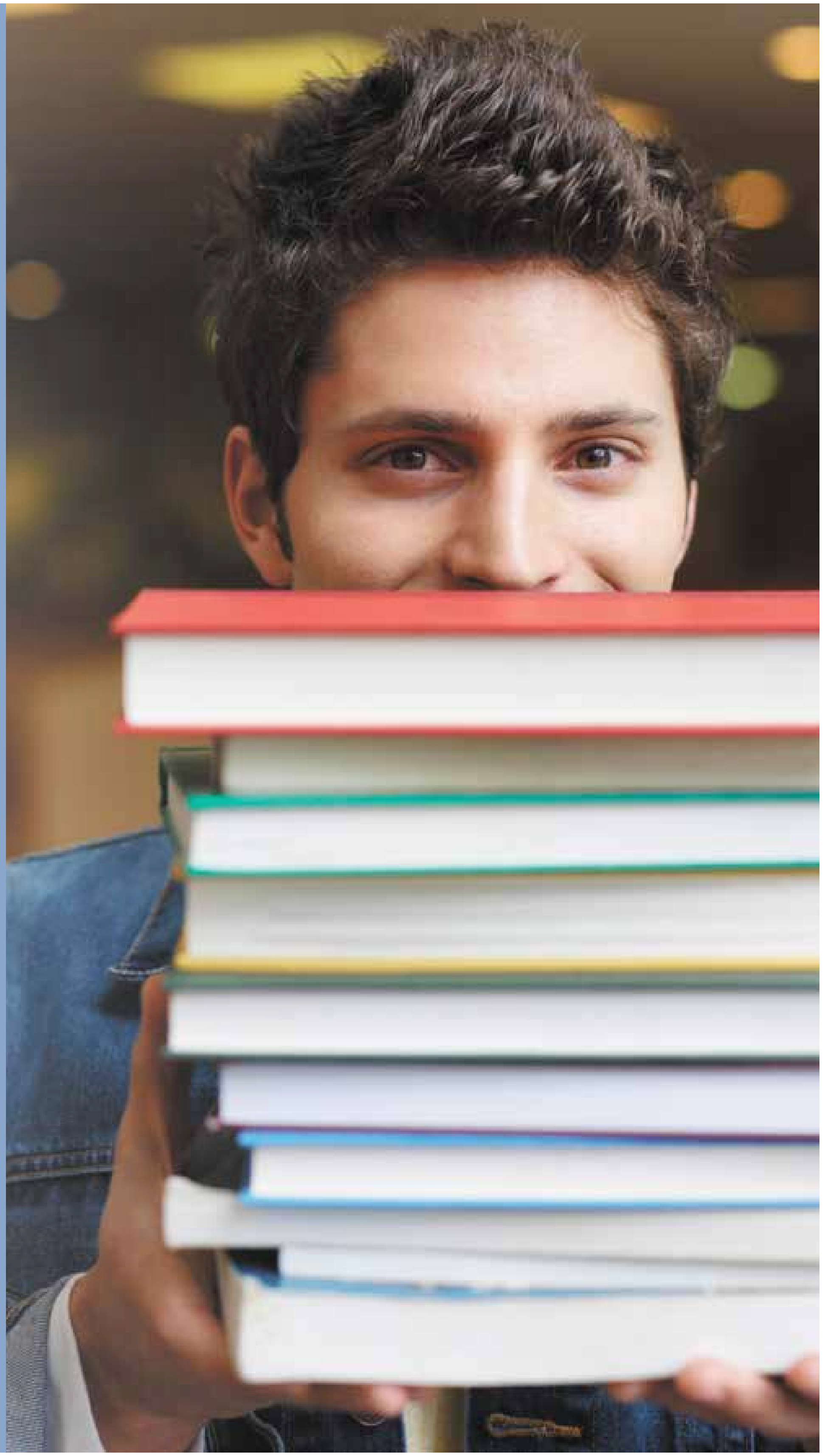

An excellent way to further your mission

Life Insurance Gift

"It turned out to be the best decision for Gail and for us."
- Leah Foster

Leah and John Foster made a commitment when their daughter, Gail, was born with significant and multiple challenges. Gail's doctors forecasted a brief life, void of any real progress, and they advised her parents to institutionalize her. Instead, Leah and John brought their infant daughter home so they could love, care, and provide her with every possible chance to survive, live, and thrive. And thrive she did!

Even with considerable limitations, Gail prospered and defied the odds. Her parents and Craig, her brother, celebrated Gail's entrance to adulthood, something no one, except Leah and John, expected. With the attention and love only parents can provide, Gail's life was enriched many times beyond what doctors predicted at her birth.

But as Gail aged, so did her parents. The "total care" she required became increasingly more arduous for them to manage. "It was an extremely difficult and emotional time, but we knew we couldn't meet her needs anymore," Leah said as she explained the decision to move Gail to a residential facility. "We needed help."

After they placed Gail in her new home, however, they realized, "It turned out to be the best decision for Gail and for us." Gail received the nursing care and therapy services necessary, and she was able to participate in the community by doing things like attending concerts and going to movies. Gail was even a season ticket holder for the symphony!

Gail's many health issues eventually caught up with her, and she died at the age of 48. Leah and John were always grateful for the loving home and affectionate care she received at the residential facility. Like the promise they made at her birth, Leah and John made another commitment: they gave a gift of life insurance to secure the facility's future. Now families that find themselves in a similar frightening situation can have the peace of mind the Fosters experienced. Their legacy lives on in the support they provided to a place dear to them.

A gift of life insurance is easier than you think.

Often, people have life insurance policies that they no longer need. These policies make wonderful gifts to charity.

Simply name your favorite charity or charities as beneficiaries of all or a portion of your policy on the beneficiary designation form.

You can also contact your insurance company and change ownership of an existing policy to your favorite charity. This option may provide a charitable income tax deduction.

Impact

Investing in their future

"This is something that will continue to help an individual student!"
-Thomas Dwyer

Tom Dwyer, a native of Milwaukee, attended a small, private elementary and high school in Wisconsin. As the oldest of seven siblings, all of whom obtained at least an undergraduate degree, he understood a simple fact from his family: "Education was prized." After going to a college fair, Tom wanted to attend a university in the Quad Cities. This college "seemed like the perfect fit. I wanted smaller classes. I did not want to be a little fish in a big pond."

Tom relished his academic experience and life in the Quad Cities. With great appreciation for the chance to attend the university, he still recalls that it was an enormous stepping stone in his life. "We created such strong bonds. The professors were encouraging and helpful. I made many life-long friends. I don't know if you get that with a larger school. It is a unique experience."

Tom was so deeply grateful for his collegiate involvement that he and his wife decided to ensure that other young adults would have that same opportunity. Tom and Jane used a a qualified charitable distribution from an IRA to establish a scholarship endowment fund. It allows students from the Milwaukee area to attend the same small, private university that Tom did. "I had thought about it for many years. I always contributed, I always donated annually for general requests." But Tom wanted to do more to "pay it back" to his alma mater.

To help those who might not be able to afford college, Tom says, "I wanted to help financially with the expense of an education…And this is forever! The endowment will help worthy students long after I am gone." To Tom, that's a significant part of the beauty of this gift: "Rather than just make a donation, this is something that will continue to help an individual student. It will still be giving in perpetuity. I am really grateful!"

Tom and Jane value a college education. They continue to emphasize their family's belief that education is a great prize to be cherished. The Dwyer's contribution is a tangible gift that will help others realize the value of this prize themselves.

Retirement Assets

Leave your retirement assets to charity and save your children from paying income tax.

If you give your retirement assets (IRA, 401k, 403b, pension or other tax deferred plan) to your children, a large portion of it will be taxed. You can designate your favorite charity as the beneficiary of your high-tax retirement plan assets and give your heirs your low-tax assets.

With this arrangement, you can continue to take withdrawals from your retirement accounts during your life and benefit charity with the remaining funds when you pass away. A simple beneficiary designation form can be obtained from your plan administrator.

Since 2006, Congress has intermittently offered opportunities for "Charitable IRA Rollovers." When authorized, these rollovers allow an individual to make a distribution directly from their IRA to a charitable organization if the individual is at least 70 ½ years of age. The donor does not receive an income tax charitable deduction for the IRA distribution, but it does qualify as a mandatory withdrawal and is not reportable as income to the donor. For many individuals, this is a way to put retirement assets to work for the charitable causes they care about during their lifetime while enjoying the tax benefits. Please check with your advisor to see if this legislation has been renewed.

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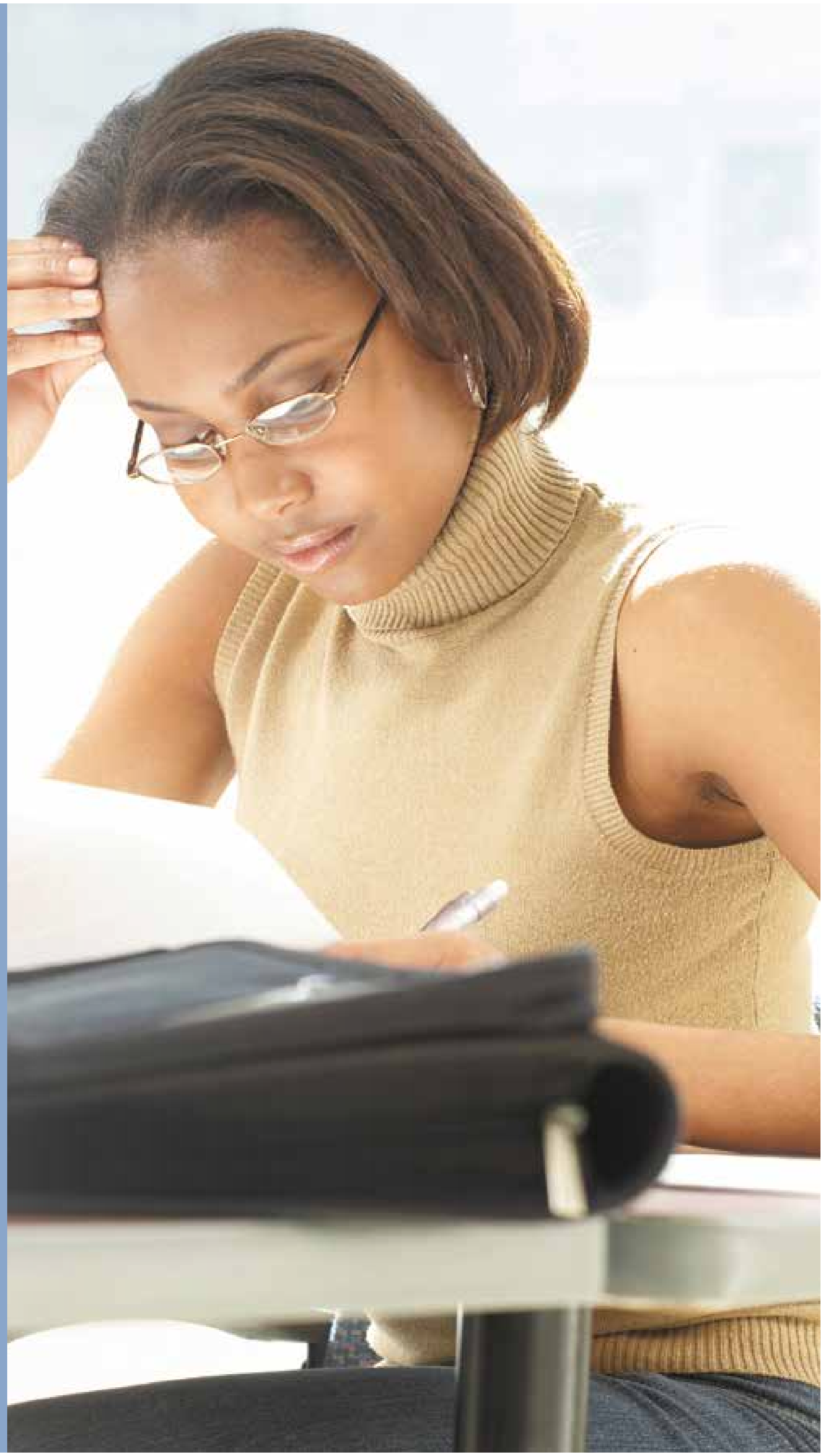


How do you want to be remembered?

Elise Ainsworth Brett is a bit of an enigma. We know she was born in 1920 in Ames, Iowa, to Joseph and Helen (Rowan) Ainsworth. Her father was an engineer for the Army; her mother helped with naval personnel transportation. Elise had a brother named Joseph who was a talented artist, and she graduated from Northern Illinois University in 1943.

Fresh out of school, Elise began her career as a home economics teacher in Fulton, Illinois. There she met William, her future husband; they married ten years later. Elise spent six years in Fulton and then taught at Smart Junior High School in Davenport for the next 34 years.

Elise and William were married for 36 years; she retired in 1983. William died in 1989. They never had children of their own. Elise died in 2013 at the age of 92.

But these facts don't tell us all that we know about Elise. There is so much more we can garner from her legacy, so much more insight we have because Elise revealed what was important to her. From her bequests, we know what she valued, what mattered to her, whom she wanted to help.

Teaching was her love and passion; Elise Ainsworth Brett influenced literally thousands of kids in her lifetime.

Teaching was her love and passion; she influenced literally thousands of kids in her lifetime as an educator. She was devoted to music, culture, art; she had empathy for those with physical, mental health, and intellectual needs; she cared about the concerns of the elderly. Through her will bequests, Elise generously assisted eleven non-profit organizations, supporting the arts, culture and humanities, animals, health and human services, societal benefit, religion, and foundations, and changing the lives of hundreds of Quad Citians over the decades.

Elise knew that the summation of her life was more than a list of simple facts. Through her legacy, she told us what she cherished, what she most prized. And, she ensured that she would still be giving to these important causes long after she was gone.

How do you want to be remembered?

Bequest from Will or Living Trust

One of the easiest ways to leave a legacy is by making a bequest to your favorite charity.

You may desire to support charity but are unable to make gifts during your lifetime or maybe you want to continue to support charity after you are gone. A bequest is a gift made through your will or trust that allows you to retain ownership and use of your property during your lifetime and benefit the charity when you pass away.

Many options are available when deciding how to include charity in your will or trust. You can leave a specific asset, a specific amount, a percentage of your assets, or the remaining assets after all other bequests have been made to family and friends.

When providing for charities in your will or living trust, it is very important to talk to the charity before completing your documents. You want to make sure that your legal advisor has the correct legal name of each charity and that each charity understands and can carry out your charitable intent once your estate gift is received. That discussion with the charitable beneficiary of your generous estate gift will ensure that your philanthropic goals can become a reality. It is a great investment of time on your part!

Impact

Easy to establish, providing reliable income

Charitable Gift Annuity

"We are strong advocates for higher education – college may include training for a job, but chiefly it is preparation for life!"
- Lanora Welzenbach

Don and Lanora Welzenbach have called many places home during their 61 years of marriage. But their hearts belong in the Quad Cities.

When they were growing up, Don and Lanora never ventured far from their home towns. Lanora was an only child born on a farm in Iowa. Don was one of five siblings and had lived no further than St. Louis. And life was hard.

Following high school, Lanora worked full time because "there was absolutely no money for college." She found her way to Park College in Kansas City. But after her first year, Lanora's dad died, and she felt obliged to move back to help her mom. Writing for a local newspaper provided Lanora a living.

Education was highly valued by both Don and Lanora, but it wasn't an easy quest for either. Despite set-backs, Don actively pursued a college degree. "In 1951, I ran out of money and had to drop out of school and lost my deferment for the Korean War." During this time, he wrote articles for and submitted photographs to a Davenport newspaper to earn what little cash he could. $10 for a photograph, a company car, and coverage of sporting events was what got Don back into college.

For Lanora, "It was exciting to work for a paper!" But also exciting to her was a "lanky, carrot-red-head young photographer" but she couldn't spell his name. "I was a Miller, and I couldn't wrap my head around Welzenbach!"

Don continues to tell the oft-told story, "We got engaged in 1952, and then I got drafted. After 16 weeks of basic training – yes, 16 weeks – I got my assignment for the Counter-Intelligence Corps." The next year saw them married, beginning their global travels and growing their family.

The college friendships and enduring ties to the Quad Cities eventually lured the Welzenbachs back home. "I wanted to give some money to the school, and I also wanted to provide for Lanora."

A charitable gift annuity was the answer. "Lanora had worked all this time, we put the kids through college, we paid for the house. She would get a small annuity and social security, but I thought she could use more. With the gift, the college gets to invest the money, and Lanora gets paid too. It is a good way to give to your alma mater and at the same time provide some additional benefit for your spouse."

The Welzenbachs are two people who know the value and worth of education. Their generous gift will help future students find the educational key to their own success.

Provide security for your future.

A charitable gift annuity is a contract between you and the charity you want to benefit. When you donate cash, stock, or other assets to the charity, they promise to make fixed payments to you (and/or another person) for life. Payments are based on the beneficiary's age or the beneficiaries' ages. A portion of the payments could be tax free and you will also receive a charitable deduction for making a gift.

This gift option is a great way to receive some benefit from low-interest CDs or under-performing stocks while you help your favorite charity or charities. After the lifetime of the annuitant(s), the amount that remains from the original gift is available to use for the charitable purposes specified by the donor.

Impact

ENDOWMENT GIFTS: *the ongoing legacy*

People often make gifts to organizations when and where they feel they can make a difference and have an immediate impact. Those gifts are welcomed and celebrated as the organizations are able to meet immediate needs.

But, what about the future? If an organization is important to you now, wouldn't you like to see it continue to accomplish its mission for years to come? Gifts endowment allow you to do that.

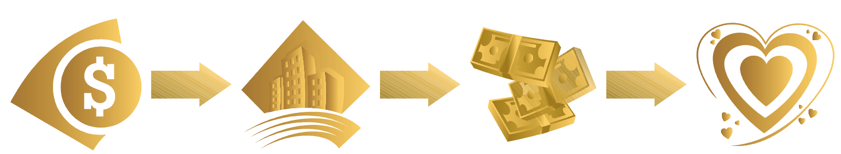
Gifts to endowment are carefully managed by the charity receiving them to provide permanent, ongoing support for its mission. Endowments exist in perpetuity. The endowed fund is invested for long-term growth and only a specified percentage (typically 4.5 percent) of the market value is spent each year. The goal is to establish a payout that will be high enough to make a meaningful difference, yet reasonable enough to allow for growth of the fund's value. To the extent that investment returns exceed the payout, the endowment will retain its "purchasing power" from year to year.

Thus, endowed funds established over a century ago – or even longer – are still making a difference in the lives of our generation. These endowments – and the legacy of each endowment donor – endures for future generations.

The benefits of endowment for you and your favorite charitable causes are many:

- **Continuation of mission.** In times of government funding cutbacks and other challenges, an endowment provides a reliable source of revenue for a charity. Charities exist to meet needs in a community, and to meet these needs charitable organizations must have dependable resources.
- **Investment in the future.** An endowment gift allows a donor to make a permanent contribution to the community's future. As an ongoing funder, the donor is invested in the success of the organization today and is ensuring its success for tomorrow.
- **Continue annual giving past your lifetime.** If a donor loyally supports a cause every year, the charity will have to find new supporters after the donor's lifetime, because the annual gifts will cease. An endowment gift is a perfect way to ensure that your annual support continues for the future.
- **Providing for innovation and growth.** A strong endowment allows a charitable organization to grow and adapt to the changing needs of the community it serves. While we can not anticipate every need of future generations, we know that there will be challenges ahead.
- **Tax advantages.** Planned gifts are perfectly suited for endowments. Donors who make gifts to endowment can enjoy income, capital gain and even estate tax benefits.

How Your Endowment Gift Helps



Thinking of including an endowment gift in your estate plan?

Please consider:

1. Selecting an organization whose mission matches your passion and provides services that will still be in demand for generations to come.
2. Finding a strong organization with a long history of service, fiscal responsibility and solid governance practices. Having these in place assures that the organization will continue to serve for years to come.
3. Consulting with the organization to ensure that your endowment will help them where they need it most. Knowing about your gift now will also give them the opportunity to thank and honor you for your support while encouraging others to support the endowment as well.

ESTATE PLANNING: *basic documents*

When people hear "estate planning," they often immediately think of a will. But a good estate plan also may include other documents.

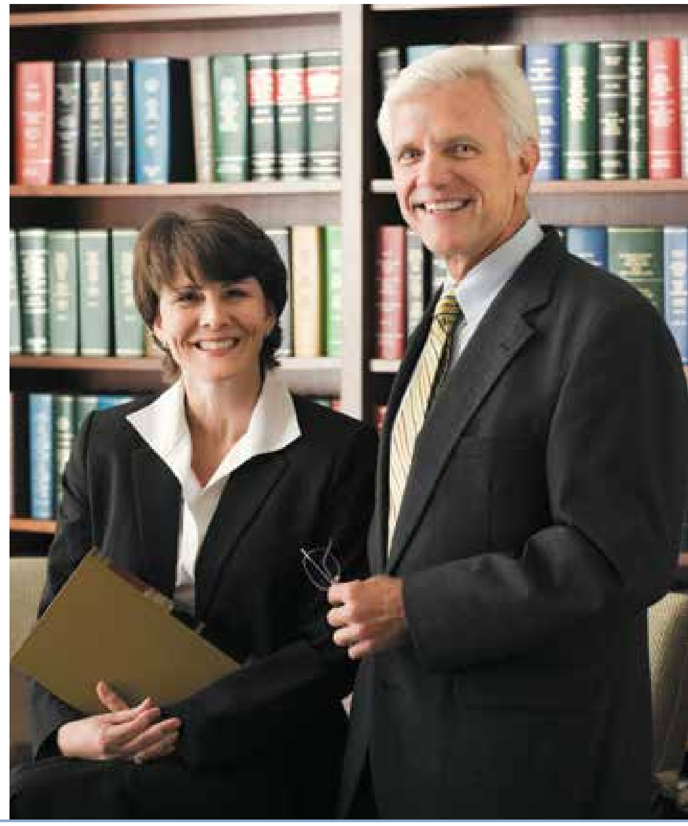
Will – A valid will directs the distribution of property at your death, except property passing by beneficiary designation or joint ownership.

Revocable Living Trust – This document allows your family to avoid probate court. And it can manage your assets in the event that you are incapacitated.

Durable Power of Attorney – This document gives someone power to act on your behalf regarding your finances should you become temporarily or permanently incapacitated, either mentally or physically.

Advance Health Care Directive (Health Care Power of Attorney and Living Will) – These documents contain instructions to those whom you've selected as your health care agents with regard to your medical decisions.

Proper estate planning goes beyond these basics. It involves working with professional advisors to consider all of your assets, however they are held. With proper advice and planning, you can maximize tax savings, and provide the most for your loved ones and charity.



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