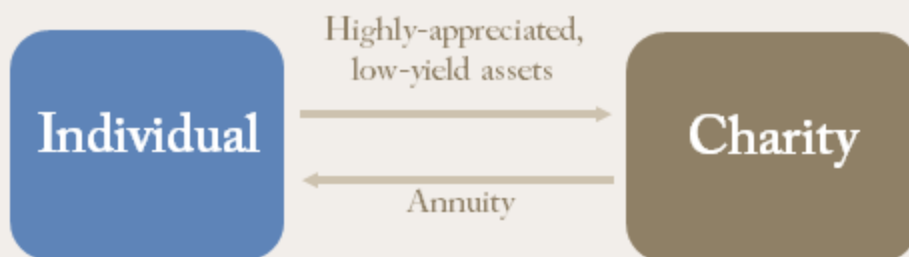


Charitable Gift Annuities

CHALLENGE: Convert highly-appreciated, low-yield assets to high-yield annuity while obtaining tax advantage.

SOLUTION:



BENEFITS:

- Claim income tax charitable deduction upon funding.
- Defer capital gain from asset sale.
- Increase and guarantee investment yield.
- Exclude trust property from taxable estate.
- Support one or more charities.
- Limit paperwork.