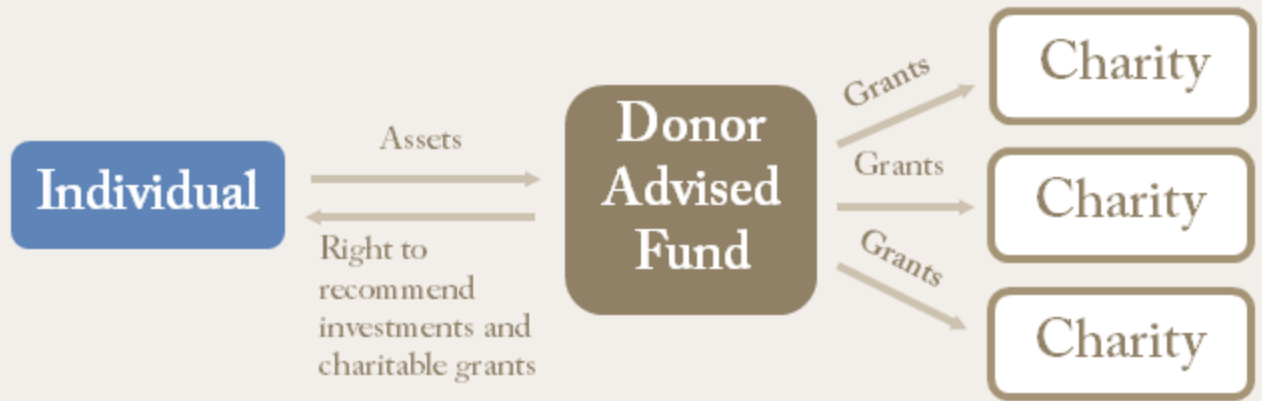


Donor Advised Funds

CHALLENGE: Reserve advisory role over assets designated ultimately for charity while obtaining up-front charitable deduction.

SOLUTION:



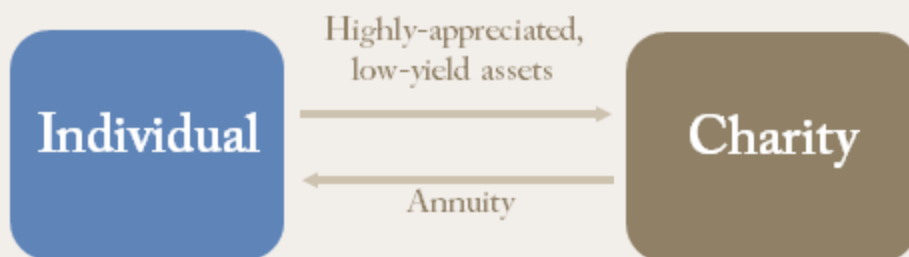
BENEFITS:

- Receive income tax charitable deduction upon funding.
- Recommend timing and recipients of ultimate charitable gifts.
- Create philanthropic legacy.

Charitable Gift Annuities

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

SOLUTION:



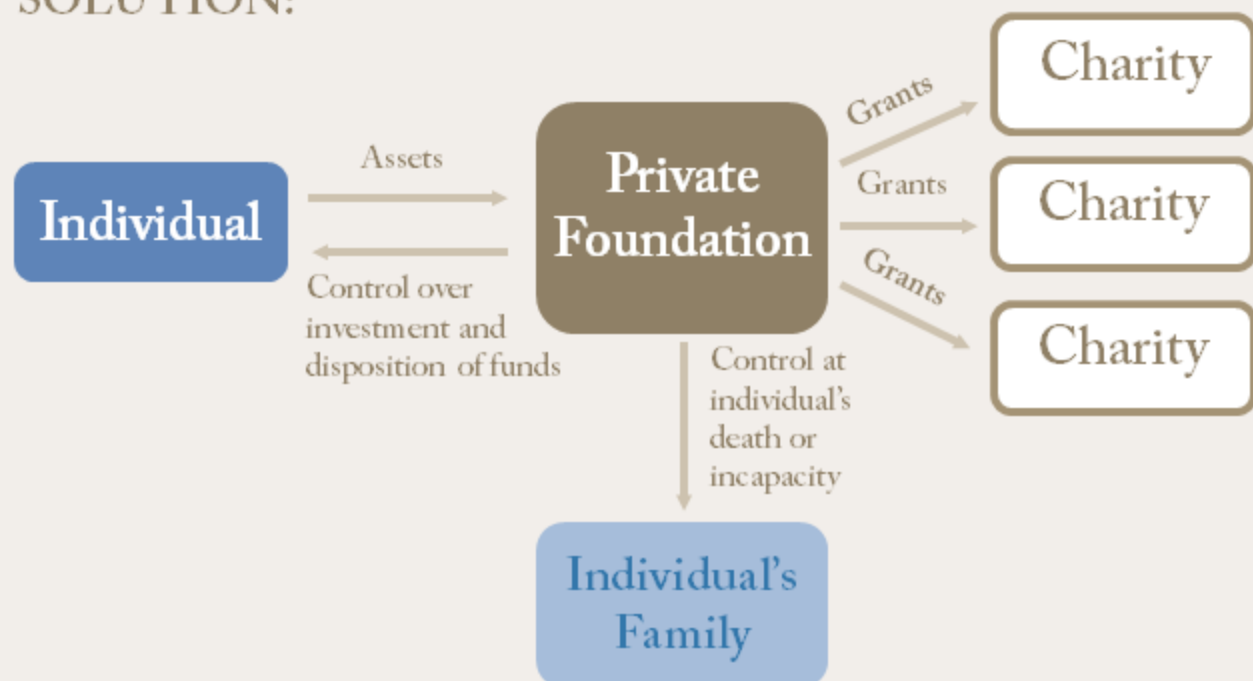
BENEFITS:

- 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.

Private Foundations

CHALLENGE: Reserve control over assets designed ultimately for charity while obtaining up-front charitable deduction.

SOLUTION:



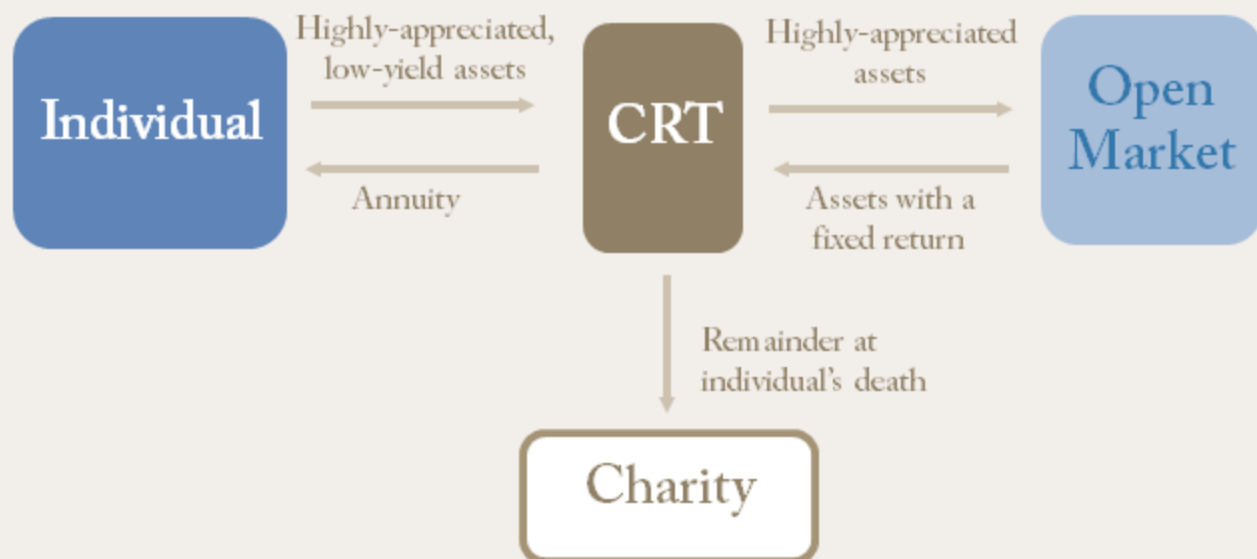
BENEFITS:

- Receive income tax charitable deduction upon funding.
- Determine timing and recipients of ultimate charitable gifts.
- Teach younger family members about philanthropy.
- Create philanthropic legacy.

Charitable Remainder Trusts

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

SOLUTION:



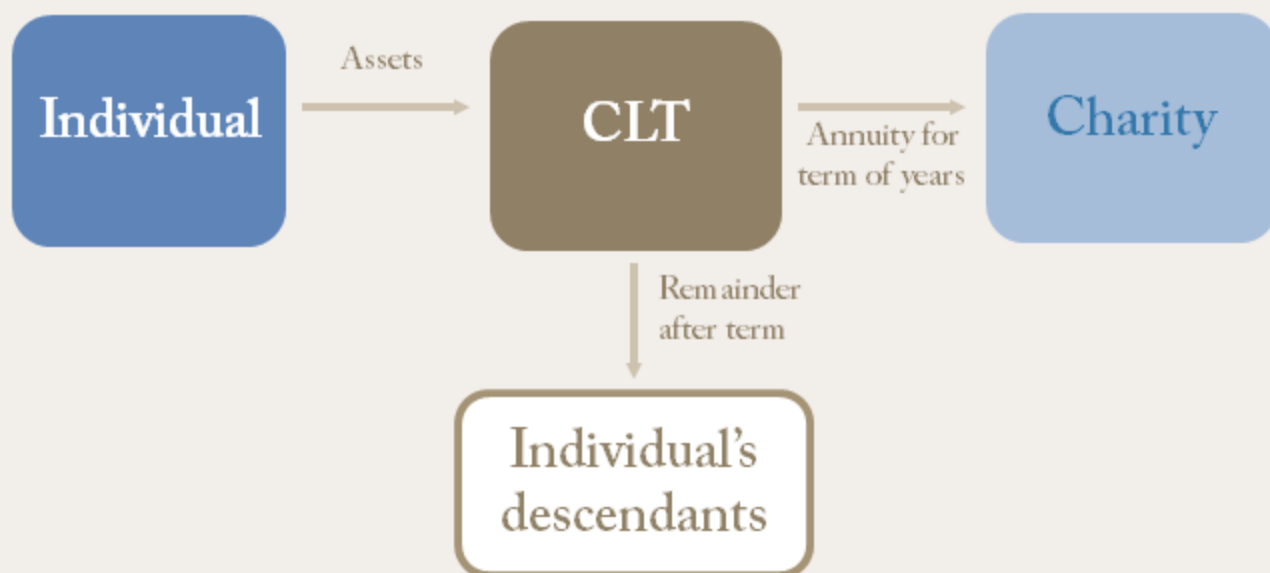
BENEFITS:

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

Charitable Lead Trusts

CHALLENGE: Fund annual charitable contributions in tax-advantageous manner.

SOLUTION:



BENEFITS:

- Leverage gifts to descendants through gift tax charitable deduction and investment performance that beats IRS assumptions.
- Claim income tax charitable deduction upon trust funding or deduct annual payment to charity without adjusted gross income limitations.