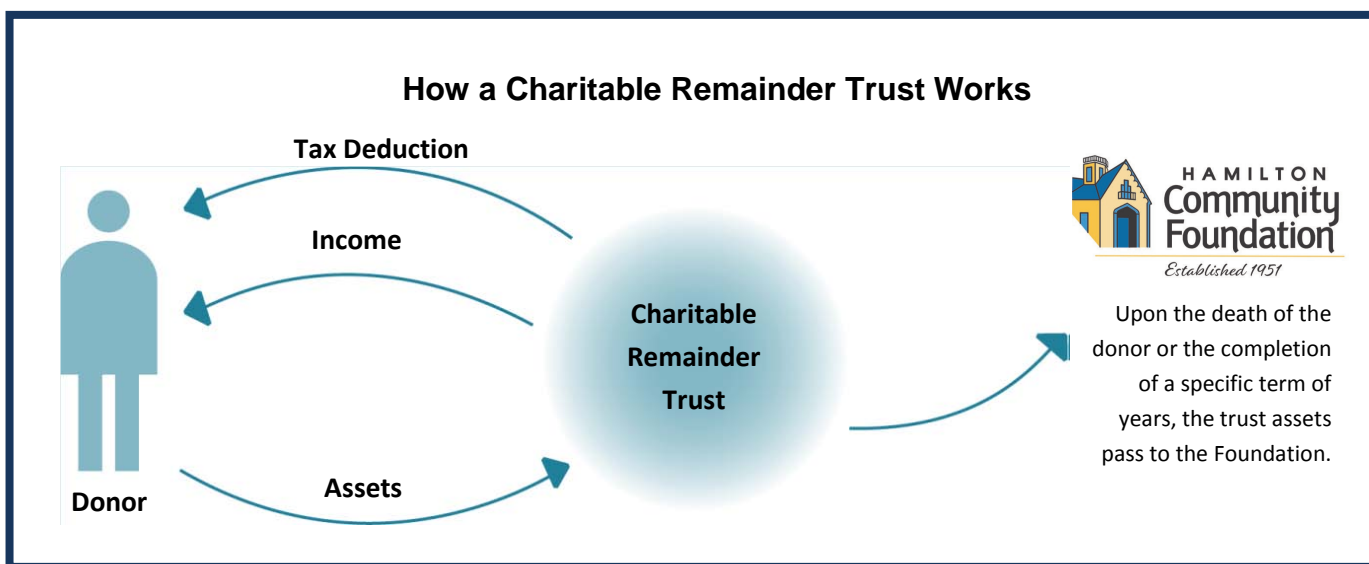


Giving through the Community Foundation

Life income plans include:

Life Estate Remainder Interest. You can gift your home, farm or vacation property to the Foundation and retain the right to use the property during your lifetime, after which it is sold by the Foundation. You benefit from an immediate tax deduction in the year that the gift arrangement is made.

Charitable Remainder Trust Your gift is placed in a trust that pays annual income to you or another designated individual for the trust's term. The remaining gift amount is used to establish a charitable fund of your choice at the Foundation. You gain significant tax benefits over the term of the trust and decrease the size of your taxable estate.



Advantages of a Charitable Remainder Trust

Although the assets do not go to charity until the end of the trust term, the donor gets an immediate charitable deduction for the discounted present value of the remainder gift, thus reducing current income taxes.

Also, the trust assets usually are removed from the donor's estate, saving estate taxes at the time of death.

Since the charitable remainder trust is a tax-exempt entity, the trust does not pay capital gains taxes on the sale of the donated appreciated assets. Thus, the donor can often increase his or her annual income while diversifying financial assets.

The donor has the satisfaction of knowing the remainder of the trust assets will be used to benefit the community as he or she has specified.



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