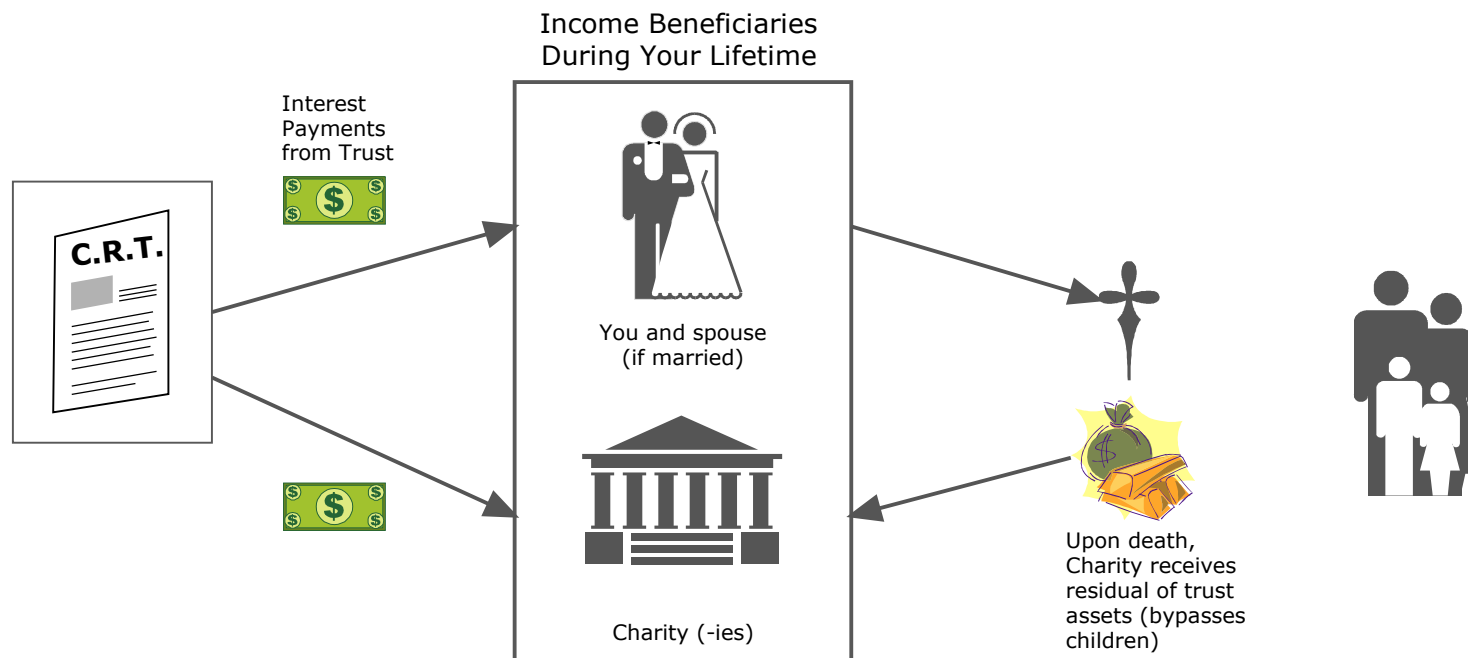


CHARITABLE REMAINDER TRUST (CRT)



- Irrevocable trust
- No capital gains taxes -- ideal for highly appreciated assets, like real estate
- Can be combined with other strategies, such as Legacy Trusts

- Under certain conditions, may serve as trustee of the CRT to maintain full investment control of the assets
- Income tax deduction in the amount of the present value of the remainder interest to the charity

- No contribution limits (ideal for retirement planning strategy)
- May change charitable beneficiaries at any time

- Income can be drawn at a percentage determined by you, but generally not to exceed 10% each year