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<th>Planning Tool</th>
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| **WILL**                         | A legal document outlining how you want your assets distributed when you die. | • Selects guardians for your children  
• Directs assets to beneficiaries |
| **Revocable Living Trust**       | A trust that holds property for your benefit and then avoids probate at your death. | • Avoids probate and guardianship for disability  
• Directs assets to beneficiaries  
• Provides for disabled children and estate tax savings  
• Controls timing and amount of distribution to beneficiaries |
| **Charitable Gift Annuity**      | A contract in which a charity pays you income payments based upon your age and the amount of your gift. | • Increase current income  
• Creates income tax deduction  
• Avoids capital gains tax |
| **Charitable Remainder Trust**   | A trust that pays you income before charity receives the remainder.          | • Increase current income  
• Create income tax deduction  
• Avoids capital gains tax  
• Eliminates income tax on retirement plans at death |
| **Charitable Lead Trust**        | A trust that pays charity on income before you or your heirs receive the remainder. | • Creates income tax deduction  
• Eliminates federal estate tax |
| **Life Estate**                  | A gift of real estate that allows you to keep the rights of ownership, the property is distributed to charity at your death. | • Creates income tax deduction  
• Retains your right to live in the property during your life |
| **Outright Gifts of Assets**     | Any gift given to charity such as cash, stocks, bonds, real estate, art, antiques, or life insurance. | • Creates income tax deduction  
• Eliminates capital gains tax  
• Eliminates estate tax  
• Tailors gifts to charity’s current needs |