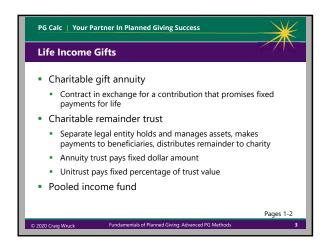
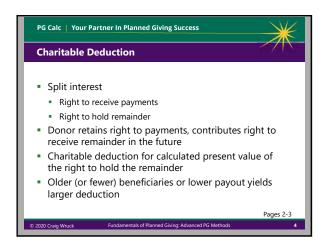
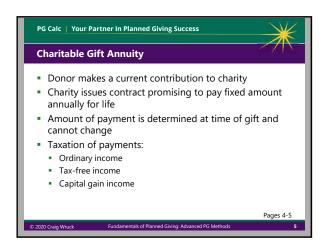
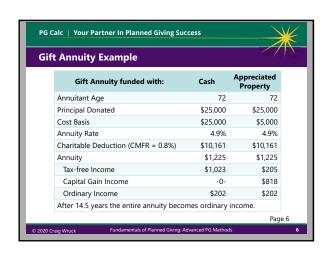


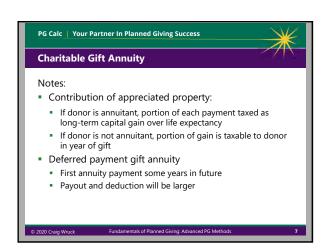
## PG Calc Your Partner In Planned Giving Success Life Income Gifts - Donor makes contribution now and receives income in return - Amount of income can be fixed or variable - Income can continue for one or more lifetimes, a term of years, or a combination of the two - Income beneficiary can be donor or others - Tax on long-term capital gains tax delayed or avoided - Made during lifetime or in Will - Life income gifts are irrevocable

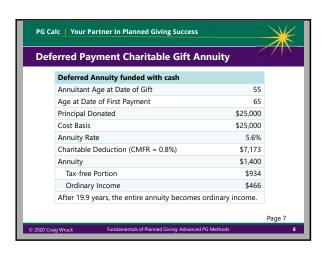




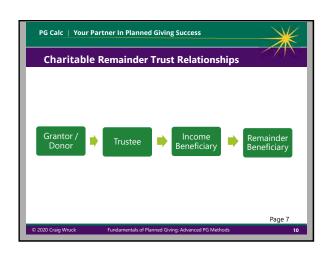












PG Calc   Your Partner In Planned Giving Success	
Charitable Remainder Trust	
Requirements to qualify as CRT	
<ul> <li>Remainder irrevocably directed charity</li> </ul>	
<ul> <li>Not perpetual: lifetimes, term of years, or combination of the two</li> </ul>	
<ul> <li>Income beneficiaries must be living at time trust is created</li> </ul>	
<ul> <li>Must make payments to beneficiaries at least annually</li> </ul>	
<ul><li>Must be either "annuity trust" or "unitrust"</li></ul>	
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