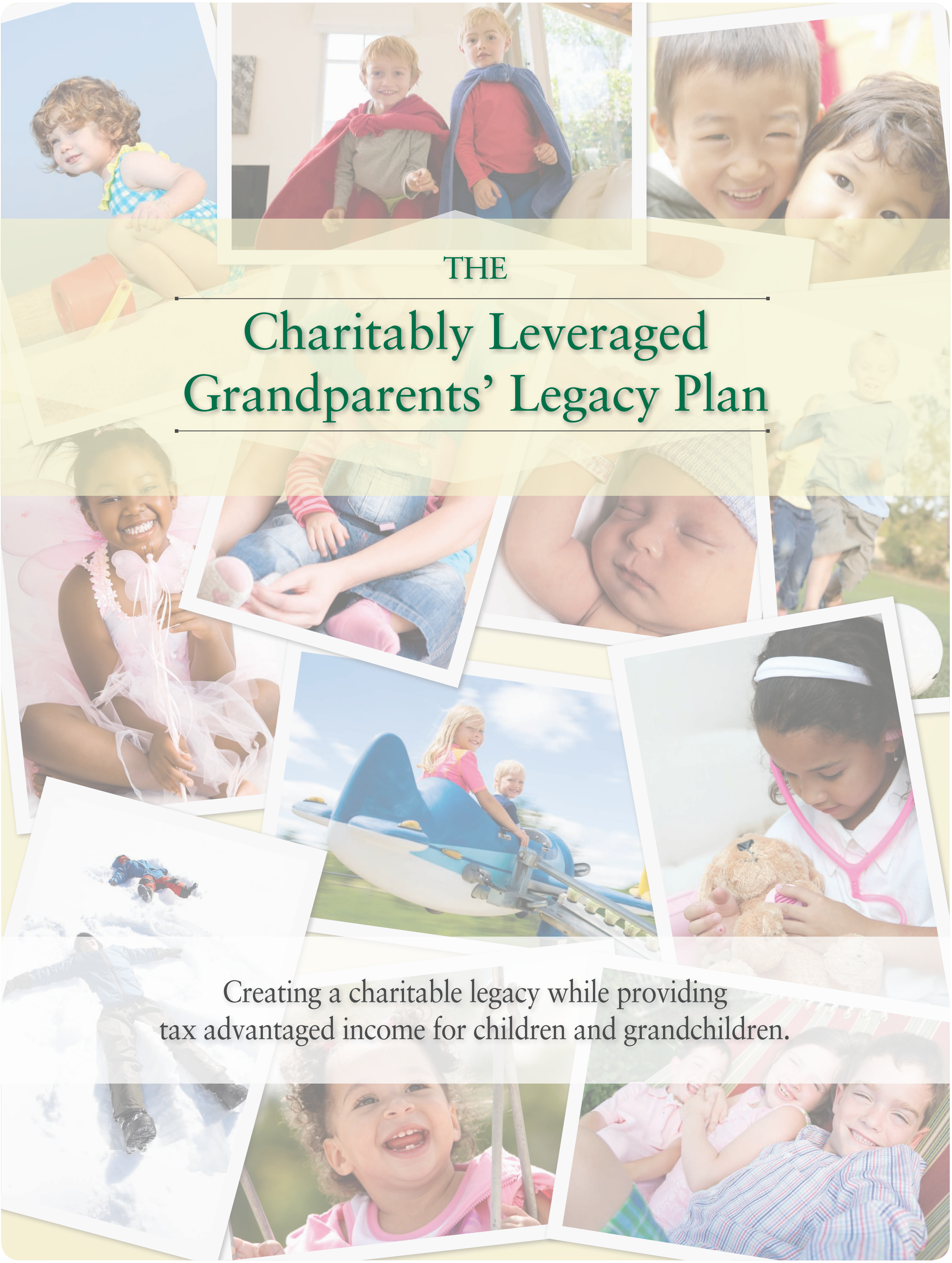


THE

Charitably Leveraged Grandparents' Legacy Plan

Creating a charitable legacy while providing tax advantaged income for children and grandchildren.

and then it happens…

And then it happens. With a little more than a few months warning, your son or daughter makes you a grandparent. You aren't ready for it; nobody is. "How did I get here? Where did the time go?" While your friends offer their congratulations, you flashback to your early years of parenting. "Knowing what I know now, I could have handled that situation differently. I would have done this; I should have said that…" However, there are no "do-overs".

And then it happens. You hold your grandchild for the first time. In those beautiful eyes you see your own children; you see yourself and the next generation. It all blurs together. Some of us cry, some of us keep it inside; all of us taste the bitter with the sweet. You think ahead to a new child growing up. There will be more t-ball games, more dance recitals, more opportunities. You wonder how long and how much you'll be there for.

And then it happens. You realize what lies in your arms is your future – a future of opportunities. You do get a "do-over". Suddenly, the past fades and the time ahead is exciting and full of promise.

What will be your legacy? Memories? Money? These are certainly important – but is that it? Do you want to leave the kind of footprints behind that won't wash away? Do you want to set the bar a little higher for your grandchildren – and even their grandchildren?

The Charitably Leveraged Grandparents' Legacy Plan is the only program of its kind that combines multi-generational gifting with a powerful charitable legacy.

The Charitably Leveraged Grandparents' Legacy Plan Benefits

> Generates an immediate income tax deduction to offset current taxes.
> Allows you to sell appreciated assets without capital gains tax.
> Creates a stream of tax-advantaged income that may be used by your children to supplement their retirement or offset the education costs of your grandchildren.
> Provides a tax-free distribution of insurance proceeds in trust for your grandchildren.
> Creates a substantial charitable legacy through your Private Family Foundation, Donor Advised Fund or direct gift.

THE SPECIALLY DESIGNED PLAN FOR GRANDPARENTS PROVIDES:

Tax Benefits, Tax Advantaged Deferred Income, Family Financial Security & A Charitable Legacy

Unique Design

> The only wealth preservation plan funded through a tax-deductible contribution to your custom-designed charitable remainder trust.

> Capital gains tax by-pass when funded with appreciated assets.

> Financial security for your grandchildren through a tax-free insurance benefit.

> Tax-free income to your children when you choose to start it.

> Your remainder trust creates a charitable legacy through your Private Foundation or Donor Advised Fund.

> Self-completion if you become disabled or die.

Tax Authority

> The program is built upon solid existing tax code. There are no grey areas or questionable tax interpretations.

Simplicity

> You make one payment, one time.

> With you in control, the plan remains flexible and adapts to your changing desires.

A Partnership with your Financial Advisors

> We work with and through your current investment/financial advisors while also providing support to your tax and legal advisors.

Today's grandparents don't look like our grandparents. We don't even look like our own parents! We need a plan as dynamic as we are.

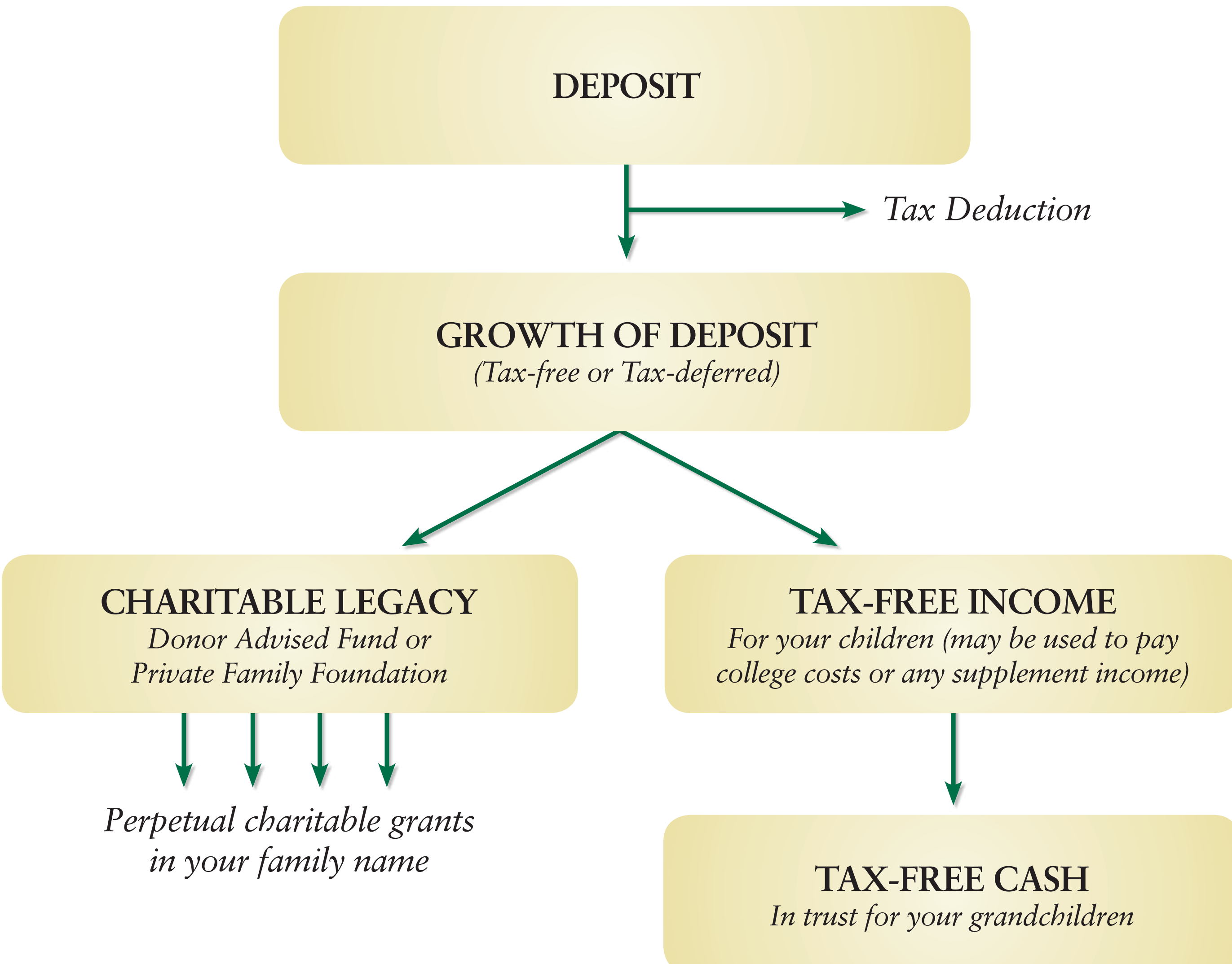
- ✓ You make a one-time tax-deductible contribution.
- ✓ You build a tax-advantaged deferred income account for your children.
- ✓ Your grandchildren will receive tax-free life insurance proceeds.
- ✓ Your private family foundation or donor-advised fund receives a substantial planned gift.

Your grandchildren will never remember you for the taxes you saved or for the effectiveness of your estate plan. But many years from now, when they sit with their children to discuss that year's grants from the perpetual charitable legacy you created in your family name, they'll know what you stood for. They will remember you.

We will custom design your Grandparents' Legacy Plan to your exact specifications. Contact your Financial Advisor today to receive more information.

THE

Charitably Leveraged Grandparents' Legacy Plan



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