



11 High-Impact Planned Giving Tips

For the Ultra-High-Net-Worth Families

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What type of legacy would you like to leave? While it's a simple question, the answers often affirm deeply personal values and interests that bring meaning to a life's accomplishments. It's also one of the most important and clarifying questions to contemplate and address.

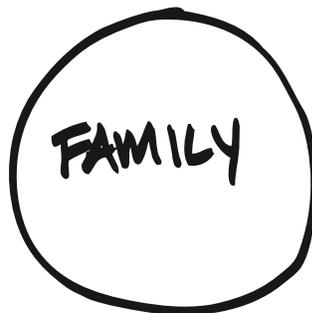
**Does the legacy you have created; match the legacy you have envisioned?
If not, Tamar Fink is here to assist you with the process.**

The next question is, "How can I use my time, resources and energy to ensure my legacy and create the **MAXIMUM IMPACT?**" After spending most of my career helping families achieve nearly \$1 billion in charitable gifts, the simple answer is "maximum leverage."

Most people think of "leverage" as a tool for financing or a method for lifting rocks. Archimedes said, "Give me a lever and I can lift the entire earth." Tamar Fink produces leverage by utilizing the resources you have worked your entire life to create, in a meaningful way. Without it, you may just be contributing a microscopic reduction in the national debt.

Unfortunately, the legacy of many, beyond what they leave to their family, is a relatively meaningless "puff of smoke" at their demise. Why? Because most people believe the following model cannot be changed:

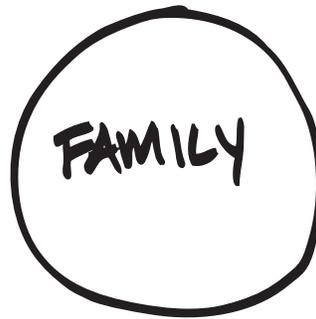
THERE ARE ONLY 3 PLACES YOUR STUFF COULD GO...WHEN YOU GO.



If your plan is to let the IRS decide on the distribution of your assets, you will have little legacy (if any) to show for your life's work. Since 1986, we have found that most families would rather **pay fewer taxes and provide more to family and charity.**

Extraordinarily affluent people need more than what conventional financial planning can provide. Only through creative planning can we make the following your reality:

THERE ARE ONLY ²~~3~~ PLACES YOUR STUFF ~~COULD~~ ^{SHOULD} GO...WHEN YOU DO.



First, we listen so that we understand your values and goals. Then we use a proven approach to help you create the most effective, high-impact gifts possible. We define this process as a **"LASTING LEGACY,"** where we thoughtfully blend and integrate tax advice, estate planning and financial tools to take care of your family, minimize taxes and create maximum charitable impact.

The following **11 Ways to Create High-Impact Planned Gifts** are among the strategies used by many of the wealthiest individuals and families to achieve the greatest legacies in human history.

Most Popular

1

Bequest

A simple **designation** to the charity or charities of your choice ensures that your intentions are clear and **costs nothing during your lifetime**. It is easy and revocable if your situation changes.

2

Living Trust

Just name your favorite charity as a beneficiary.

Increase Your Cash Flow

3

Charitable Gift Annuity

A simple agreement can **increase your cash flow** from a gift that provides guaranteed, fixed payments for life, at rates considerably higher than your low-earning securities, CDs, or money markets, **AND** you **receive a charitable income tax deduction** as well.

4

Charitable Remainder Trust

A great tool for **selling assets tax-free and receiving income for life**. Upon your death, the remaining assets go to the charity of your choice. You get an immediate **charitable income tax deduction** while receiving a steady cash flow that can be more beneficial than keeping an asset or selling it outright.

Cheapest Source of Cash (with Maximum IMPACT!)

5

Life Insurance

Gift your charity an **existing life insurance policy** or **LEVERAGE** your charitable giving by making a cash gift and your charity can invest in a life insurance policy that will multiply your gift.

Most Expensive for Children

6

Retirement Assets: IRS, 401(k)

Retirement Funds left to your children will be significantly reduced through income and estate taxes, but are tax-free if left to your charity of choice. An IRA can also produce “multiplied” results if properly structured.

Greatly Reduce Estate Tax

7 Charitable Lead Trust

You can greatly reduce or **avoid estate tax** on trust assets passed to family if a portion of trust income first goes to **the charity of your choice** for a number of years. This allows **wealth transfer to your family** when they are most able to handle it.

Most Possibilities

8 Family Business Stock

When it's time to **transfer or sell the business**, there are **tax and estate planning** reasons for **including your charity of choice** in the plan.

Deduct Now and Transfer Later

9 Donor Advised Fund (DAF)

It works like a **"charitable bank account."** You give your funds to a 501c3 organization, claim a tax deduction now and make future recommendations to the charity that you wish to receive the funds. The DAF will invest your funds for tax-free growth over time. While you no longer "own" the funds, because they have been given to DAF, family influence over charitable dollars is most often respected.

10 Private Foundation

You and your family can **invest and control your charitable dollars**.

In-Kind Gifts

11 Real Estate, Bargain Sale, Life Estate Deed, Art and Other Assets

Any of these gifts will benefit your charity and **not reduce your disposable funds**.

Tamar Fink is Ready to Assist You

If you would like to speak to someone about preserving your legacy, providing for your family, and enhancing your charitable giving, please contact Tamar Fink. We're experienced and ready to help you make your legacy, a reality.



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