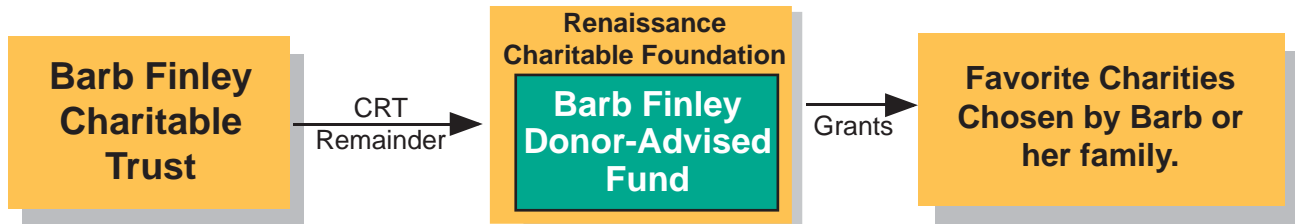


# Case Strategy: *Keeping Her Options Open*

FINLEY



Fifteen years ago, Barb Finley used a Charitable Remainder Trust (CRT) to defer capital gain taxes, claim an income tax deduction, increase her lifetime spendable cash flow and make a future gift to charities in her community. Like most CRT donors, she kept the power to change the CRT's charitable remainder beneficiary. Five years ago, Barb retired to Arizona and is ready to update her estate plan. Barb wants to ensure that her CRT's charities reflect her new hometown and she wants to keep as much flexibility as possible.

Her advisors suggest that she create a Donor-Advised Fund (DAF) with the Renaissance Charitable Foundation. They explain that a DAF is a separate account with a public charity in which Barb and her family will retain the right to make grant recommendations to other public charities.

Barb likes the flexibility of the DAF. She and her family have the option of making grant recommendations to benefit any publicly-supported charity in the United States. If Barb decides to support one charity with a portion of the DAF, she could also choose to have her DAF make annual distributions to that one charity while still allowing her family to make grant recommendations to a wide variety of other charities.

**Call Renaissance today to learn more about how your Donor-Advised Fund can benefit you.**



This example is hypothetical and for educational use only. The situations, tax rates or return numbers do not represent any actual clients or investments. There is no assurance that the rates depicted can or will be achieved. Actual results will vary. Please consult with legal and tax counsel about the suitability of this plan before proceeding.