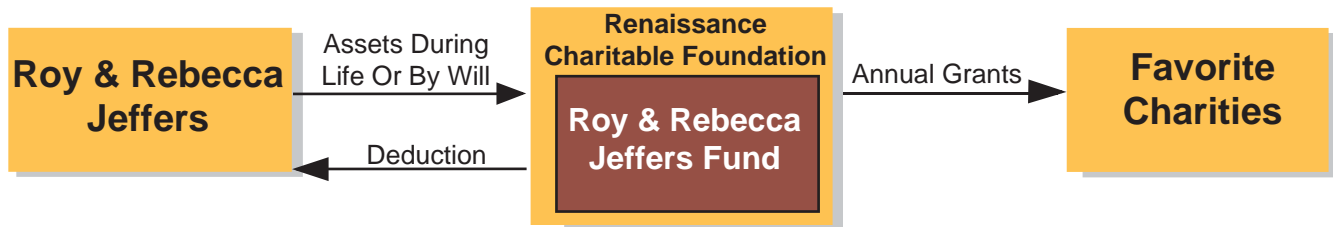


Case Strategy: *Convenient Giving*

JEFFERS



Fifteen years ago, when Roy & Rebecca Jeffers last updated their wills, they named their church and alma mater to receive about \$100,000. Since then, they have added the church and local zoo to various life insurance policies and IRAs. While working with their attorney, Penny Campbell, to update their wills, Roy & Rebecca note that they changed churches and no longer support the zoo. Roy & Rebecca are worried about updating so many different accounts with their chosen charities. They want to be highly flexible regarding the charities their estate will support, while still ensuring that they support the “right” charities.

Penny explains to Roy & Rebecca that they can create a simple fund that will consolidate their charitable giving. Penny says that by creating the ROY & REBECCA JEFFERS FUND with Renaissance Charitable Foundation, they will only need to use one name and address for all of their charitable giving. The ROY & REBECCA JEFFERS FUND will be a Donor-Advised Fund which they can name as the beneficiary of their life insurance policies, retirement accounts, as well as name in the estate documents.

Excited with the possibilities, Roy & Rebecca immediately transfer a \$25,000 mutual fund to their Donor-Advised Fund to make their charitable gifts for this year and next. Roy & Rebecca are pleased they only have to use one name and address when updating their various accounts.

Additionally, Roy & Rebecca retained the flexibility to make grant recommendations to any publicly-supported charity in the United States at any time. If they decide to change their charities in the future, Roy & Rebecca have reduced their headaches since they only need to notify Renaissance Charitable Foundation of the change.

DAF Basics

- Contributions are deductible for income tax purposes.
- Contributions are made to a Sponsoring Charity.
- Donors avoid capital gain on most transfers to a DAF.
- Donors can recommend or “advise” about making grants to publicly-supported charities in the United States.
- No payments may be made from a DAF to the donor or family for items such as tuition, membership dues or expense reimbursement.

Assumptions:

Deduction may be limited. Consult a tax advisor.
Donor-Advised Funds are defined in IRC §4966.

For more details about this strategy or any other charitable trust case, please call Renaissance at 866.803.0389.



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.

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