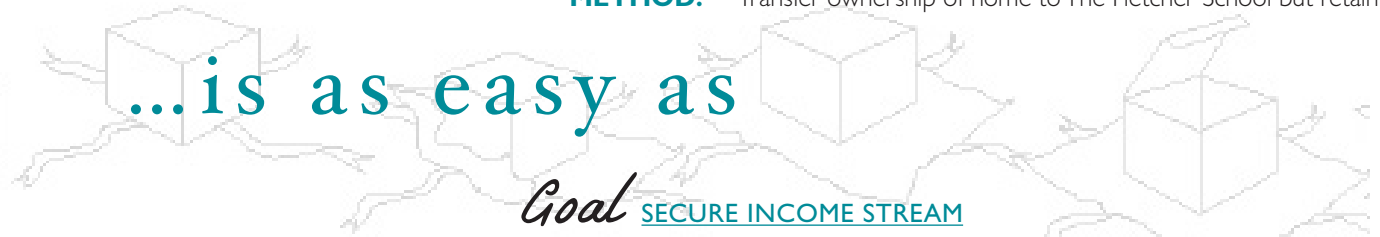


Making a difference

Making a gift to The Fletcher School doesn't take great wealth—just a sincere desire to have a positive impact on the lives of children with learning disabilities and attention deficit. All gifts, large and small, are important to us and are very much appreciated.

The most common donations are current gifts of cash or securities. If, however, you are interested in planning for future gifts to The Fletcher School, this brochure provides several suggestions and offers information on the benefits to you and to the School. Many of these options provide immediate tax benefits.



Goal MAKE A QUICK EASY GIFT

- GIFT:** Direct donation
METHOD: Donate cash, securities, or personal property
BENEFIT: Income tax deduction; avoidance of capital-gains tax

Goal MAKE A REVOCABLE GIFT DURING YOUR LIFETIME

- GIFT:** Living trust
METHOD: Name The Fletcher School as beneficiary of assets in a living trust
BENEFIT: Control of the trust during your lifetime; possible estate tax savings

Goal DEFER A GIFT UNTIL DEATH

- GIFT:** Bequest in your will
METHOD: Name The Fletcher School as a beneficiary in your will
BENEFIT: Exemption from federal estate taxes

Goal MAKE A LARGE GIFT AT LITTLE EXPENSE

- GIFT:** Life insurance
METHOD: Name The Fletcher School as owner/beneficiary of a life insurance policy
BENEFIT: Immediate income tax deduction; possible future deductions

Goal AVOID DOUBLE TAXATION ON RETIREMENT PLAN ASSETS

- GIFT:** Retirement Plan
METHOD: Name The Fletcher School as beneficiary of the remainder of the assets in your retirement plan after death
BENEFIT: Less costly gifts to heirs; avoidance of heavy taxation on gifts to heirs

Goal AVOID CAPITAL-GAINS TAX ON THE SALE OF REAL ESTATE

- GIFT:** Real estate
METHOD: Donate property to The Fletcher School or sell it at below market price
BENEFIT: Immediate income tax deduction; elimination of capital-gains tax

Goal DONATE RESIDENCE WHILE CONTINUING TO LIVE IN IT

- GIFT:** Retained life estate
METHOD: Transfer ownership of home to The Fletcher School but retain occupancy

Goal SECURE INCOME STREAM

- GIFT:** Charitable remainder annuity trust
METHOD: Establish charitable trust for the benefit of The Fletcher School that pays you a set income annually
BENEFIT: Immediate income tax deduction; fixed income for life

Goal CREATE A HEDGE AGAINST INFLATION

- GIFT:** Charitable remainder unitrust
METHOD: Create charitable trust for the benefit of The Fletcher School that pays you a percentage of the trust's assets
BENEFIT: Immediate income tax deduction; income for life with potential to increase

Goal REDUCE GIFT AND ESTATE TAXES ON ASSETS WILLED TO HEIRS

- GIFT:** Charitable lead trust
METHOD: Establish trust that pays income to The Fletcher School for a set term then passes to heirs
BENEFIT: Retain property in family; reduce taxable estate; possibly reduce gift taxes

...unwrapping a gift!