



Planning for the Future

Susan L. Curtis Charitable Foundation

**Always consult with your attorneys, accountants, and/or financial advisors before making any decisions about estate planning.*

If your goal is to	Consider a	Advantages
<p>Keep Control of your assets throughout your life.</p> <p>Include a statement in your will or living trust that a share of your estate will be distributed to the Susan L Curtis Charitable Foundation (SCF) for estate tax purposes.</p>	<p>Bequest</p>	<p>You can create a bequest through your will or trust stating that a specific amount or percentage of your estate or by changing the beneficiary of a life insurance policy, annuity or retirement account.*</p> <p>Bequests are deductible as charitable gifts for estate tax purposes and can be added to an existing will.*</p>
<p>Retain the right to live in your residence for life.</p> <p>Use the equity in your home to generate additional retirement income.</p>	<p>Life Estate</p>	<p>If your situation changes you can rent the property to others or exchange your life estate for cash or annuity.*</p>
<p>Obtain a fixed or variable lifetime income and an immediate income tax deduction.</p> <p>Bypass capital gain taxes and reduce your estate taxes.</p> <p>After the trust expires, the charitable remainder is directed to SCF.</p>	<p>Charitable Trusts</p>	<p>Provides income to SCF during your lifetime.*</p> <p>Distribution must be paid at least annually for life or for a term of years, with an irrevocable remainder interest to be held for the benefit of, or paid over to SCF (and additional charities as desired).*</p>
<p>Ensure that your philanthropic legacy lives indefinitely.</p>	<p>Endowment Gift</p>	<p>Can be funded outright or by a multi-year pledge or a designated remainder from a trust, annuity or an estate.*</p>