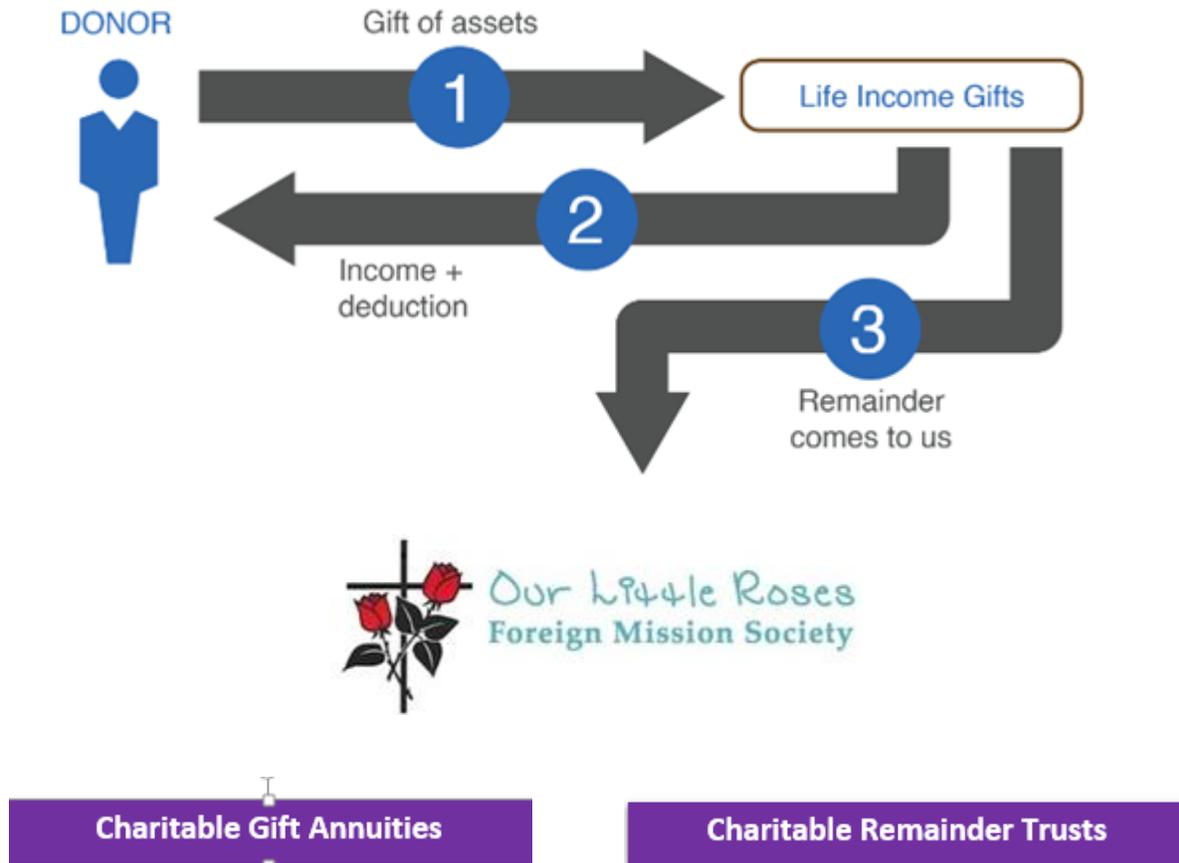


Gifts that Pay You Income

Additional income for life. Saving girls living in abject poverty, abuse and neglect. Both things happen when you give this special legacy gift. You benefit and so do the people we serve.

If you're considering this kind of gift, we recommend that you consult with your financial advisor.



Charitable Gift Annuities

With a charitable gift annuity for Our Little Roses, you help those in need while you receive income for life and enjoy significant tax advantages. In addition, interest rates on charitable gift annuities are usually more attractive than certificates of deposit (CDs) and other bank rates. The minimum gift amount is \$5,000.

Benefits include:

- Attractive rates of return
- Payments are made quarterly, semi-annually, or annually
- Depending on your age, all or a portion of the income may be tax-free
- Immediate tax receipt for a portion of your gift
- The residual portion of the gift can be designated according to your wishes
- Your gift passes to Our Little Roses outside of the estate process

To talk with us about how you can continue to support this work by helping those in need with a legacy gift, please contact Wendy Bourgault at 305-603-9758 or wendy.bourgault@ourlittleroses.org.

As with all gift planning, you should always consult with your tax advisor and lawyer to determine what planned gift strategy is best for your current tax situation and income requirements. Consulting estate-planning professionals will help ensure that your wishes to make a lasting impact will be fulfilled.

Charitable Remainder Trusts

A charitable remainder trust supplements your income now, plan for future retirement, or provide support for your loved ones who depend on you.

Benefits include:

- Highly flexible and can be customized to your needs and goals
- Generates income while making an important future gift to Our Little Roses
- May increase income from the assets you donate
- Qualifies for an immediate income tax deduction
- Allows you to diversify your portfolio and avoid any capital gains tax on the assets used to fund the trust
- Receives professional asset management
- Reduces possible estate taxation

There are three ways to receive payments with charitable remainder trusts:

1. **A variable income CRT** (unitrust) pays out a percentage of trust assets, resulting in income payments that rise or fall depending on the annual value of the assets.
2. **A fixed income CRT** (annuity trust) generates income that is determined at the outset and never varies.
3. **A deferred CRT** is a variation that accrues income for the future. This is a popular gift choice if you do not need additional income now, but want to have more in your later years – and want the income tax deduction now – and tax-free growth while you wait.

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