

## Choose the Right Type of Planned Gift

Planned gifts have different characteristics and benefits. While all choices benefit charity and create a perpetual legacy of giving, careful review and understanding of each option is necessary to ensure that the planned gift you select best fits your unique needs.

### A donor advised fund beneficiary designation

- Revocable
- Simple
- Future contribution (initial \$10,000 min.)
- Future tax benefit

### Pooled income funds

- Irrevocable
- Current contribution (initial \$20,000 min.)
- Current or future tax benefits
- Income for life

### Charitable gift annuity

- Irrevocable
- Current contribution (initial \$50,000 min.)
- Current or future tax benefits
- Annuity payments for life
- Ability to change the charitable beneficiary

### Charitable remainder trust

- Irrevocable
- Current contribution
- Current or future tax benefits
- Income for life or for a fixed term
- Individually drafted to the donor's wishes

Contact your Raymond James Financial Advisor for more information regarding the various planned giving alternatives.

*A Planned Giving Guide*

## RAYMOND JAMES®

CHARITABLE ENDOWMENT FUND

Individual solutions from independent advisors

### Trustee

Raymond James Trust Company  
P.O. Box 14407, St. Petersburg, FL 33733-4407  
Toll-Free: 866-OUR-FUND (687-3863)  
Fax: 727-567-8040  
[www.MyFamilyFoundation.org](http://www.MyFamilyFoundation.org)

51550307 3/07 MP  
© 2007 Raymond James & Associates, Inc.,  
member New York Stock Exchange/SIPC  
© 2007 Raymond James Financial Services, Inc.,  
member NASD/SIPC



## A PLANNED GIVING GUIDE



*Selecting  
the best  
alternative  
for you*

RAYMOND JAMES®  
CHARITABLE ENDOWMENT FUND

## Planned Giving that Makes Sense for Charities...and You

Supporting favorite charities, making donations to deserving organizations and providing for those less fortunate are simple acts that can create positive changes in peoples' lives and communities. With a planned gift, you can perpetuate your legacy of giving.

Raymond James offers several planned giving alternatives and provides assistance in selecting the alternative that is best suited to you.

### The Raymond James Charitable Endowment Fund

#### The Donor Advised Fund

The Raymond James Donor Advised Fund makes grants to charitable organizations on your behalf, so that you enjoy the power of giving without the worry of timing, tax concerns, expense and recordkeeping.

Because the Raymond James Charitable Endowment Fund is a tax-qualified public charity, contributing to the donor advised fund provides you with an immediate and full tax deduction and, at the same time, seeks to increase the value of your original gift by prudent investing.

You can include the donor advised fund in your future plans as well, by naming it as a beneficiary of a life insurance policy, an annuity contract, a traditional or Roth IRA, a will or trust, or an employee-sponsored retirement plan. Making a beneficiary designation is a simple, *revocable* way to create a charitable legacy and enjoy future tax benefits.

#### Benefits of the donor advised fund include:

- Immediate tax deduction
- No capital gains tax
- No estate taxes
- Gifts have the potential to grow
- The pleasure of a private foundation without all the work

#### Pooled Income Funds

The Raymond James Pooled Income Funds will help you set aside money for charity, avoid capital gains taxes on appreciated assets and allow you to take an immediate partial tax deduction at the time you make your contribution ... all while also providing you with a lifetime of income.

Upon the death of the last of the fund's named income beneficiaries, the remaining assets will either be used to open a donor advised fund, advised by the person of your choice, or be given directly to the approved charity of your choice.

#### Benefits of the pooled income funds include:

- Earn income for life
- Avoid capital gains on highly appreciated securities
- Gain an immediate tax deduction
- Create a legacy of giving through your own foundation

#### Charitable Gift Annuity

The Raymond James Charitable Gift Annuity is one of the easiest ways to establish a plan for giving and

receive a lifetime of reliable annuity payments. In exchange for an irrevocable gift in cash or marketable securities, the Raymond James Charitable Endowment Fund will promise to pay one or two "annuitants" a fixed sum annually for life. As with the pooled income funds, the account balance remaining after all annuitants have passed away will either be distributed to an approved charity or will be transferred to the donor advised fund as your lasting philanthropic legacy.

#### Benefits of the charitable gift annuity include:

- A plan for giving and a lifetime of annuity payments
- The ability to change the charitable beneficiary at any time you wish
- A partial tax deduction based on your qualifications
- A great way to avoid an immediate taxation on highly appreciated assets

#### Charitable Remainder Trusts

A charitable remainder trust is more flexible in its design, however, more expensive to create and maintain than either the Raymond James Pooled Income Fund or the Raymond James Charitable Gift Annuity. While pooled income funds and charitable gift annuities have common features for all donors, charitable remainder trusts are individually tailored to a donor's specifications.