

# BUILD A BETTER FUTURE

*Support your favorite nonprofit organization.*

Philanthropists are more than just generous.  
They are altruistic, insightful and visionary.

If you want to help ensure that your favorite nonprofit has financial security and achieves a lasting impact, consider including it in your long-term, philanthropic plans.

The Saint Paul & Minnesota Foundation can help you establish a fund that will allow you to easily support your favorite nonprofit.

You choose when to give. Meaningful support can be provided to a nonprofit during your lifetime or through your will or estate plan. You also can choose to receive lifetime income while supporting a favorite organization.

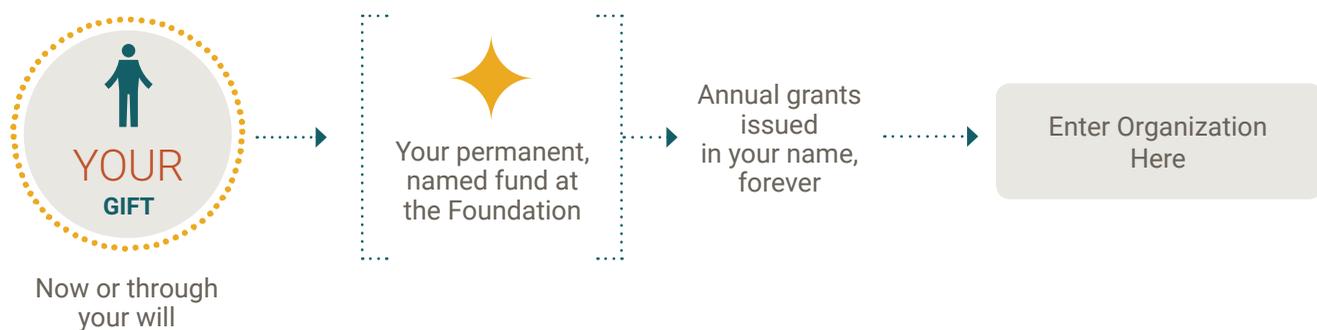
## Support your favorite nonprofit – now or later

### *Ways to give*

#### **Establish a designated fund**

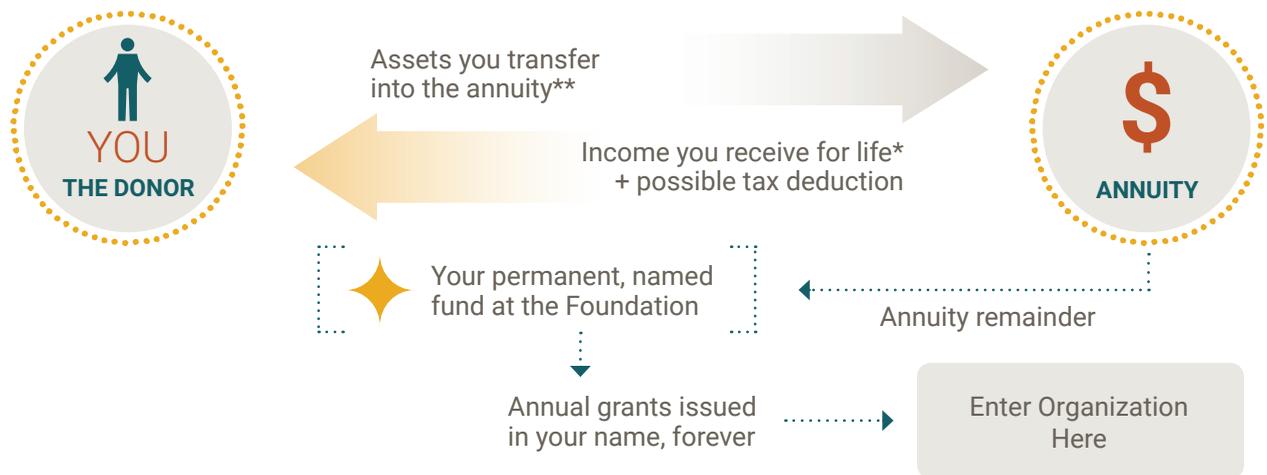
Designated funds provide long-term support to the charity you choose so that it receives continued and reliable funding. You choose the nonprofit to support; the Saint Paul & Minnesota Foundation issues annual grants made in your name, forever. Plus, you may receive a tax deduction when the fund is created.

Designated funds ensure that your gift has maximum impact. Your fund will be managed as part of a diversified investment portfolio, and grant distributions may grow annually.



## Invest in a charitable gift annuity

In return for your gift, you receive a guaranteed, fixed income for life at a rate that's often higher than that of a savings account or certificate of deposit. Plus, the remainder supports the cause you care about.

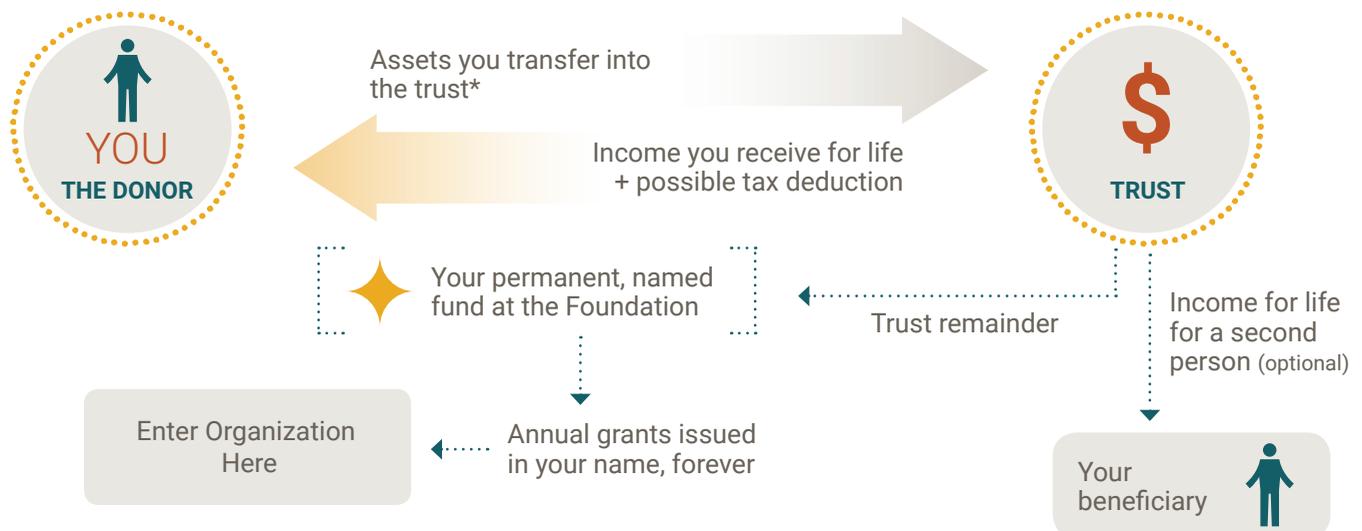


\* Payout Rate: The Foundation follows the recommended gift annuity rate table established by the American Council on Gift Annuities. Rates vary based on age at time of annuity creation.

\*\* Gift annuities are available with a \$50,000 investment (\$10,000 if supporting a nonprofit with an endowment fund managed by the Saint Paul & Minnesota Foundation).

## Create a charitable remainder trust

A charitable remainder trust allows you to make a charitable gift, receive income throughout your lifetime, and also possibly benefit from a tax deduction or reduction of capital gains tax. You also can choose a second person (e.g., spouse, partner, friend) to receive lifetime income, before the remaining funds support your favorite nonprofit.



\* Charitable remainder trusts are available with a \$100,000 investment.

## Take the next step

Contact us to start the conversation. We can work with you and your professional advisors to develop a plan that's right for you.

**For more information, please give Lori-Anne Williams a call at (651) 587-4267.**

*Disclaimer: This information is not intended to substitute for legal or tax advice. For information on how a charitable gift may affect your personal situation, please consult with your professional advisors.*