

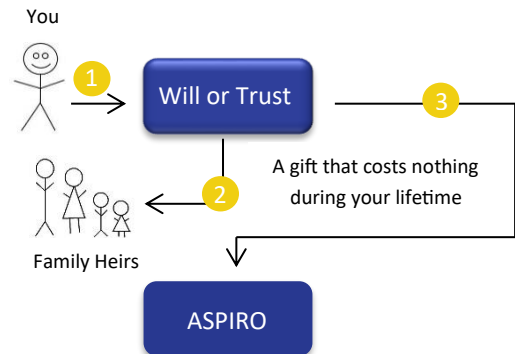


CREATE YOUR PLAN

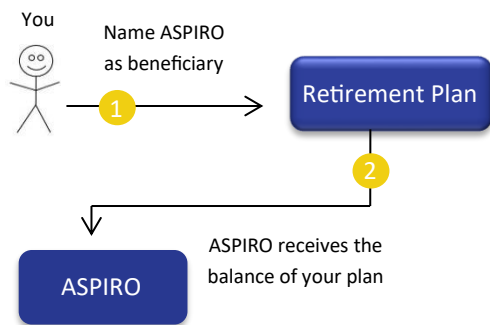
What is best for you? Explore a variety of planned gift options to meet your needs and goals. Here are a few of the more common examples of planned gifts. In all cases, we suggest you consult a professional (attorney, financial planner, etc) to discuss your options.

Charitable Bequests

A charitable bequest is simply a distribution from your estate through your will or living trust.



Retirement Plans

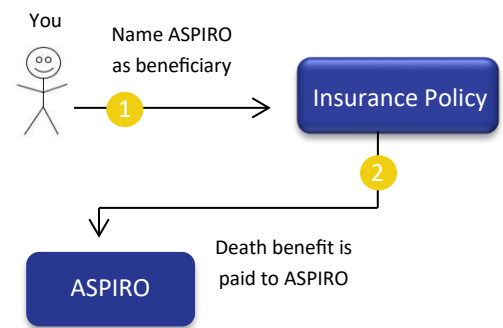


You can name ASPIRO the successor beneficiary of all or a portion of your IRA, 401(k), or other retirement accounts. The designation is revocable and does not generate a charitable income tax deduction, but distributions from retirement accounts to surviving family members can be subject to both income and estate tax. Directing the balance of a retirement plan to charity removes the most-taxed asset from your estate, freeing up other, more favorably taxed assets to give to family and heirs. You also have the reassurance that you can continue to take withdrawals from your plan during your lifetime.

Life Insurance

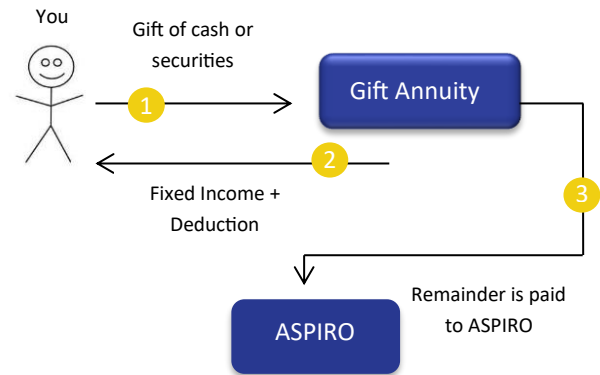
You can name ASPIRO as the beneficiary of a life insurance policy. In this example there are several options to consider:

- You can contribute a fully paid up policy.
- You can contribute a policy on which some premiums remain to be paid. In both of these cases, you can claim a charitable deduction for the value of the donated policy.
- You can (revocably) name ASPIRO as the beneficiary of a life insurance policy that you continue to own and maintain or;
- You can name ASPIRO the owner and beneficiary of a new life insurance policy and make ongoing gifts that offset the premiums needed to maintain the policy.



Charitable Gift Annuity

A charitable gift annuity is a simple contract between you and ASPIRO. In exchange for your irrevocable gift of cash, securities or other assets, ASPIRO agrees to make fixed cash payments (in quarterly installments) for the life of one annuitant, usually the donor, or the lives of two annuitants, typically the donor and the donor's partner. Payments begin immediately after the gift is made. Annuitants must be 65 years of age or older.

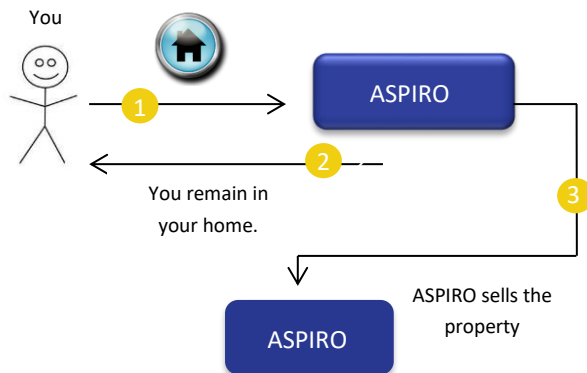


With a deferred payment gift annuity, your income payments begin at a future date that you specify. Because payments are deferred, you will receive a higher annual income, which may be used as a source of guaranteed retirement income. Annuitants must be 35 years of age or older at the time the gift is made.

Financial benefits of gift annuities may include a federal income tax charitable deduction, reduced and deferred capital gains tax on appreciated property, reduction of one's taxable estate, and enhanced cash flow.

Retained Life Estate

A retained life estate is a gift plan defined by federal tax law that allows you to donate your home, farm or vacation home to ASPIRO while retaining the right to live in it for the rest of your life.



As the creator of a retained life estate, you irrevocably deed to ASPIRO your residence, but retain the right to live in it for the rest of your life, a term of years, or a combination of the two.

While you retain the right to live on your property, you continue to be responsible for all routine expenses - maintenance fees, insurance, property taxes, repairs, etc. When your retained life estate ends, ASPIRO can then use your property or the proceeds from the sale of your property.