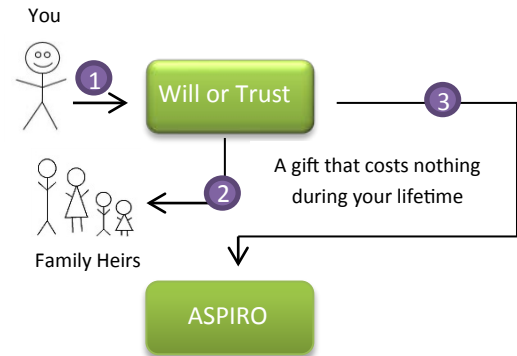


Create Your Plan

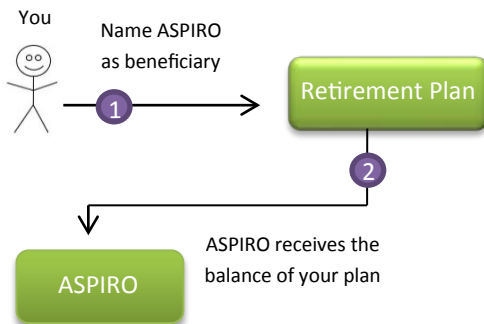
What is best for you? Explore a variety of planned gift options to meet your needs and goals. Here are a few of the more common examples of planned gifts. In all cases, we suggest you consult a professional (attorney, financial planner, etc) to discuss your options.

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.

