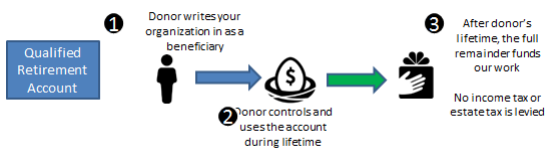


WAYS TO GIVE

	Qualified Retirement Assets	Bequest	Beneficiary Designation	Life Insurance	Donor Advised Funds
Description	A generous gift whose value to ACGT may be significantly greater than to family due to tax treatment.	A gift through your will or revocable trust enables you to provide significant support when you no longer require the asset.	One of the simplest gifts through a simple transfer of a financial account after your lifetime.	A generous gift to ACGT of a policy that may no longer be needed.	Your own charitable account from which you recommend distributions to your favorite non-profits.
Next Steps	Name ACGT your beneficiary on a simple form from your plan administrator.	Name ACGT in your will or living trust. You can choose a percentage of specific value.	Change the beneficiary named at your bank or financial institution.	Change ownership or name ACGT as beneficiary of a paid up policy.	Open a fund, transfer appreciated assets, involve family in grant-making.
Minimum \$ To Establish	No Minimum	No Minimum	No Minimum	No Minimum	Varies
Benefits	(1) Your Generous Support. (2) No estate or income taxes for ACGT. (3) Heirs receive less tax-burdened assets.	(1) Your Generous Support. (2) Retain the asset for your use during your lifetime. (3) Fully deductible for federal estate taxes.	(1) Your Generous Support. (2) Quick and Simple. (3) No visit to your attorney.	(1) Your Generous Support. (2) Potential income tax deduction.	(1) Simplified personal giving solution and record keeping. (2) Single fund, multiple beneficiaries. (3) Involved family in making charitable distributions.

Gifts of RETIREMENT ASSETS



Protecting the value that you pass along.

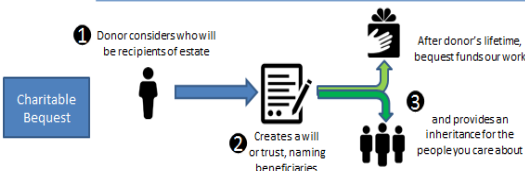
A gift of qualified retirement assets – like IRA, 401(k) and 403(b) accounts – may be worth significantly more if you donate them than if you passed them to a beneficiary (other than a spouse). And it can have a real impact on our mission.

Some of the Benefits:

- As a non-profit organization, there is no federal income or estate tax on the donated balance of your retirement assets. So the full value is available for charitable purposes. In contrast, retirement accounts received by your heirs are subject to income tax on the entire balance of the account.
- For estates subject to estate tax, a properly structured gift of retirement assets can pass to ACGT outside of the estate – and estate tax.
- Pass to your heirs a wide range of other assets not subject to heavy taxation.
- Simple set-up: giving your retirement plan requires a simple form. During your lifetime, you continue to use and receive distributions from your retirement accounts.
- Flexibility: If your circumstances change, you may easily change the beneficiary designations.

* We suggest that you consult you qualified professional advisors on how this gift might fit into your overall plans and your eligibility for tax benefits.

Charitable BEQUEST



For many of us, this will be the most significant gift we will make – our gift of a lifetime. A will represents a person's final wishes and intentions. After providing for your loved ones, please consider making a final impact through a bequest in your Will or living trust that provides enduring support for our vital work.

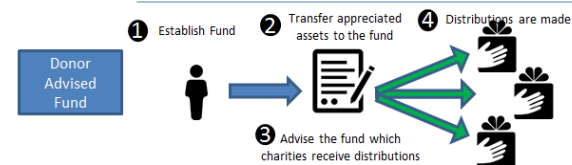
TOOLS TO MAKE A BEQUEST:

- If you have not done so, you need to make a Will or a living trust instrument. This is a significant and important undertaking.
- If you have a Will or living trust, you need to add a codicil to the present will or make an amendment to the present trust.

TYPES OF BEQUESTS:

- **Specific Bequests:** You may leave specific cash or securities.
- **Residuary Bequests:** You may gift the remaining balance of the estate after all specified distributions are made and obligations have been satisfied.
- **Contingent Bequests:** You may gift the estate if one or more of the beneficiaries does not survive the benefactor.

DONOR ADVISED Fund



Through a donor-advised fund, you simplify and maximize your charitable giving.

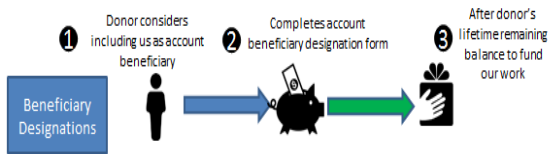
After establishing your donor-advised fund, you make one or more tax-efficient charitable donation(s) to the fund – and then advise on grant distributions from the fund to your favorite charities. By making one tax-efficient gift, it greatly simplifies your giving plan.

Your donor-advised fund remains open for future additions, and you can recommend grants at any time. You choose from investment options for the fund, so it has the ability to grow and increase your giving possibilities.

Besides serving as a practical and organized giving fund, you can teach good stewardship and philanthropy: You can involve your family in grant-making decisions.

You can contribute cash, securities and possibly even other assets. Contributions are eligible for the same tax deduction that you might receive by donating to any qualified charity.

Charitable Beneficiary DESIGNATIONS



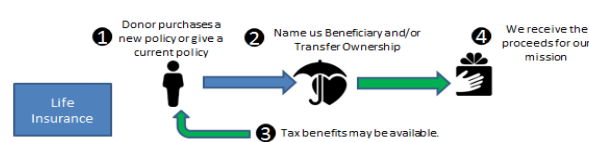
Making a charitable gift of your financial account after your lifetime is as simple as completing a beneficiary form. This form dictates the beneficiary, so the asset is not controlled by your will. Below are some common financial accounts that you can gift after your lifetime:

Bank accounts: a POD or *payable on death* designation transfers the bank account to the POD beneficiary. You may wish to consider designating us as a POD beneficiary of a bank account that is not needed by heirs.*

Investment or brokerage accounts: a TOD or *transfer on death* designation directs your financial advisor or broker to move the designated investments to a new owner after your lifetime.*

Qualified retirement plans: IRA, 401(k) and 403(b) accounts may be worth significantly more if you donate them than if you pass them to a beneficiary other than a spouse. And it can have a real impact on our mission. Roth IRAs may also be designated but do not have such significant tax savings as qualified retirement accounts*.

Gifts of LIFE INSURANCE



Life insurance is designed to protect our loved ones. In situations where life insurance has served its original purpose, it can be a wonderful and significant gift to the our organization. Our organization receives the promise of an eventual, or sometimes immediate, gift while you may receive income and estate tax benefits.

If you have a policy that you might consider sharing to further our mission, here are some options and benefits:

Gift Option	Tax Benefits
Donate a paid-up policy	Deduct the approximate cash-surrender value
Purchase a new life insurance policy	Deduct the premiums paid if a qualified charitable organization is named the owner
Donate a policy where you continue to pay premiums	Deduct the approximate cash value and future premiums
Name a charitable organization as the beneficiary (primary, secondary or contingent)	No immediate tax benefits available, but the asset is not included in the taxable estate

* We suggest that you consult you qualified professional advisors on how this gift might fit into your overall plans and your eligibility for tax benefits.