



MAKING YOUR GENEROSITY AND PRUDENCE
WORK FOR EVERYONE'S BENEFIT

How a philanthropic-minded investor accomplished both goals of saving and giving.

Kimberly wanted to be sure that a significant part of her estate would go to the two charities she was most passionate about. But not until those earmarked assets helped her reach her own goals for funding her retirement and the legacy she wanted to leave to her three children and their kids.

With the help of her financial advisor, Kimberly was able to establish trusts specifically for her two favorite charities and her children. The funds in each trust remained invested while she was alive and grew tax-deferred. And the tax savings she experienced from her now smaller estate helped her toward her goals for retirement, which actually may come a little earlier than she first planned. With a little strategic planning, Kimberly was able to stay true to her long-term investment goals and ensure the things that meant the most to her – her children and her causes – would be well cared for.

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*This is a hypothetical illustration and is not intended to reflect any actual outcome.

RAYMOND JAMES® Trust

GIVING WISELY

For many people, giving back is a top priority. The ways one can give run a gamut from the timelessly simple to the highly sophisticated, from writing a check to creating a charitable trust. Whether your goal is to make a big impact or a modest gift, and whether you're planning for the end of the year or for an enduring legacy, you have many options. And choosing wisely among them can be the key to making the biggest impact while also minimizing present and future tax exposure.

GIVING STRATEGY OPTIONS

Outright gifts

write a check and take a tax deduction

Gifts of life insurance

maximize a charitable gift by minimizing exposure to estate taxes

Charitable remainder trusts

create an income stream for yourself or loved ones while also establishing a charitable legacy

Charitable lead trusts

generates income for charity and then transfers valuable assets to the family

Private foundations

a legal entity that treats your individual philanthropic goals as its primary mission

Donor advised funds

direct giving with the flexibility of a private foundation

WORKING WITH RAYMOND JAMES TRUST

With more than 23 years' experience, Raymond James Trust administers trusts exclusively designed for families and individuals – not institutions. We do not offer a “one size fits all” solution, but rather an individually tailored trust designed to meet personal needs both now and in the future. In fact, our customized investing approach makes a full array of investment choices and instruments available for use in our trust portfolios.

Choosing a trustee to manage your personal affairs could be one of life's most important decisions. Our experts understand the complexities and nuances of issues related to a broad range of personal and court-created trusts. We're comprised of experienced attorneys, CPAs and trust experts, all of whom are committed to serving clients for the long term – throughout their lives and for generations to come.

The Raymond James Trust Advantage

- Tenured and credentialed trust professionals
- Sound financial management through our financial advisor partnerships
- Tailored arrangements to suit the needs of benefit recipients
- Responsive client and affiliate partner service
- The highest standards of fiduciary conduct

Our Services

- Oversight of trust assets
 - Accounting and record keeping
 - Reporting of trust receipts and disbursements
 - Tax reporting
 - Performance reports and statements
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RAYMOND JAMES® *Trust*

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