

# YOU HAVE AN ESTATE WHETHER YOU PLAN IT OR NOT

Each person continues to make a difference in the world long after they are gone. A few will write great symphonies, make major discoveries or pen classic novels. Yet everyone makes a difference by what they do—or what they fail to do—in their estate planning. Reflecting your sense of values in your will or trust gives you the power to do good. It’s your “will power,” and it should be exercised with the same thought you give to decisions made during your lifetime. We hope the urgent need to educate for survival will inspire you to include us in your plans.

**You don’t have to be wealthy** to make a significant gift to Tiger Touch University Retreat.

**You can leave money to your family** and to your favorite causes.

**Making an estate plan does not have to be complicated** or expensive.

- You can make gifts that cost nothing during your lifetime
- You can give stock and realize larger tax savings
- You can donate your house, continue to live there, and get a tax break all at the same time

YOUR GOALS	YOUR STRATEGY	YOUR BENEFITS
<b>Make a gift for TTUR’s future that costs you nothing now.</b>	Include a gift from your will or trust (cash, specific property, or a share of the estate residue).	<b>Today</b> —a painless way to help TTUR build financial strength. <b>Tomorrow</b> —resources that maintain our traditions.
<b>Get benefits back from the assets you give to TTUR—and thus make a larger gift.</b>	Create a life income plan like a charitable remainder trust.	Receive income for your lifetime, receive a charitable deduction, and diversify your holdings.
<b>Leave more of your estate to your heirs.</b>	Name TTUR as beneficiary of your retirement plan, and leave less-taxed assets to your family.	Eliminate income tax on retirement plan assets, and free up other property to pass to your heirs.
<b>Avoid capital gains liability and take an income tax deduction.</b>	Use appreciated securities instead of cash as your gift.	Buy low and give high—while avoiding capital gains tax.
<b>Create a long-term gift that won’t draw funds from your estate.</b>	Create a new life insurance policy, or donate a paid-up policy of coverage you no longer need.	Increase your ability to make a significant gift to TTUR.
<b>Reduce gift and estate taxes and leave more of your assets to your heirs.</b>	Create a charitable lead trust to pay income to TTUR for a fixed time, then pay the remainder to your heirs.	Reduce gift and estate taxes, and freeze the taxable value of growing assets before they pass to your family.