



KOSAIR CHARITIES

Protecting the Most Precious Gift of All

982 Eastern Parkway

Louisville, KY 40233-7370

Phone 502-637-7696 | Fax 502-637-7698

cblewett@kosair.org | kosair.giftlegacy.com

End Of Year Gifts

GIVING & RECEIVING

The remaining weeks of the year give you a final opportunity to balance your income and giving for the 2010 tax year. When you give to Kosair Charities, you receive an income tax deduction. Even if your income is less this year than it was last year, you may still want to offset it with a tax deductible contribution.

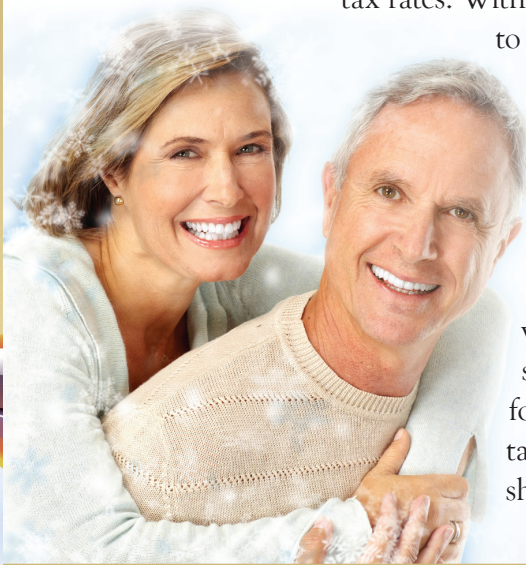
Live Beyond Your Years.

Statistics suggest more than half of all American adults do not have a will or any type of formal estate plan. This is equally true for multi-millionaires as it is for those with less means. An estate plan costs so little to make. There is really no good reason not to have one.

One of the best motivators for making a will is a desire to help your favorite charitable cause. With just a few words, you can take care of your family, your friends and the causes that are important to you. By doing this, you ensure a legacy so your passion for good work continues well beyond your lifetime.

Don't Let the Sun Set on This Golden Opportunity.

The year ends on December 31 and so does your opportunity to take advantage of lower tax rates. With capital gains tax rates expected to rise in 2011, now is the golden opportunity for you to plan ahead.



It will be more expensive for you to sell stock in the new year. Even if your assets have gone up and down in value in 2010, they are probably still worth more than you paid for them. That means the coming tax increase is something you should consider in your planning.

Do You Want to Make a Gift That Keeps on Giving?

If you are concerned about paying higher taxes on the sale of your appreciated property, then consider using your stocks and other appreciated assets to fund a charitable remainder trust or charitable gift annuity before the year ends. The charitable remainder trust bypasses capital gains and gives you tax-advantaged income for life or for a term of years.

The gift annuity avoids some capital gains and spreads the remainder over the rest of your life. Either way, you are taking control of your assets and

your future by not letting the tax increase simply happen to you.

We often help people like you make wise decisions with their assets. We can work with you and your advisor to make sure your needs are met in addition to minimizing your taxes and achieving your goals.

Charitable Gift Annuity

Fixed payment rates as high as 9.5%.

