Estate Review

Wheaton College Gift Planning Services

Does your current estate plan accomplish your objectives for your loved ones?
Do you understand the taxable nature of your assets?

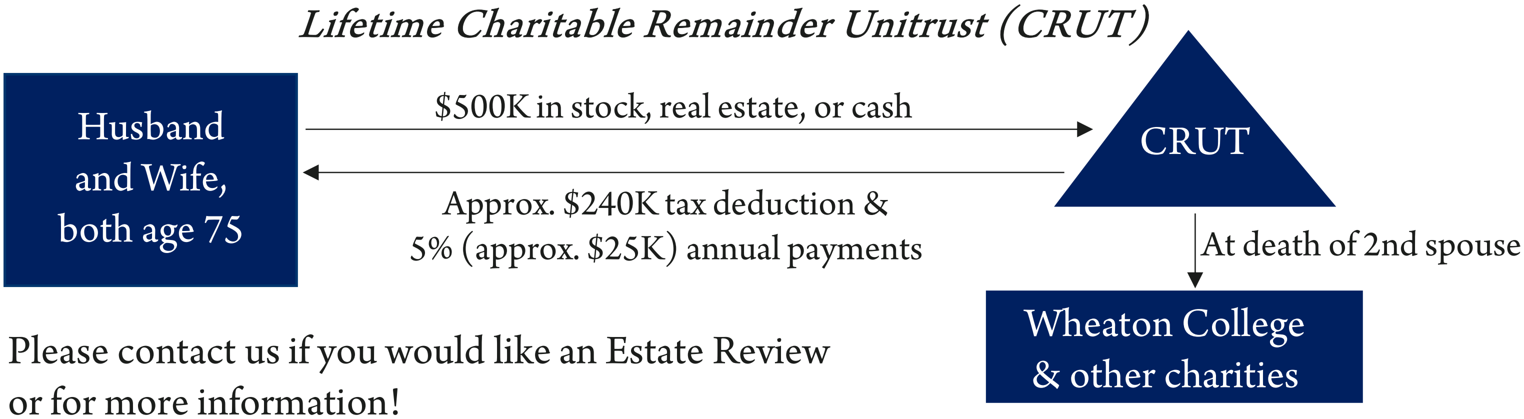
Our Gift Planning team can help you consider these issues so that you feel confident that your estate plan adequately supports your loved ones and charities while also reducing taxes. This process will prepare you to be well-informed when you work with your professional advisors.

The Estate Review Process

1. Complete an Estate Review Questionnaire, identifying your assets and how you want them distributed
2. Our Gift Planning staff will review your information, compile relevant charitable and tax reduction strategies, and meet with you to discuss various concepts, including:
    - Whether your current plan aligns with your current goals
    - Your assets best suited for strategic charitable giving (tax reduction)
    - Suggested charitable giving tools relevant to your situation, which may include personalized illustrations and flow charts

Here is an example of a charitable vehicle that accomplishes the goals of creating a lifetime income flow for you and a spouse, providing a charitable income tax deduction, and supporting Wheaton's ministry! Your estate is unique – and through this process, we will provide options most applicable to you.

Lifetime Charitable Remainder Unitrust (CRUT)



Please contact us if you would like an Estate Review or for more information!

630.752.5332 | gift.plan@wheaton.edu | www.wheaton.edu/giftplan

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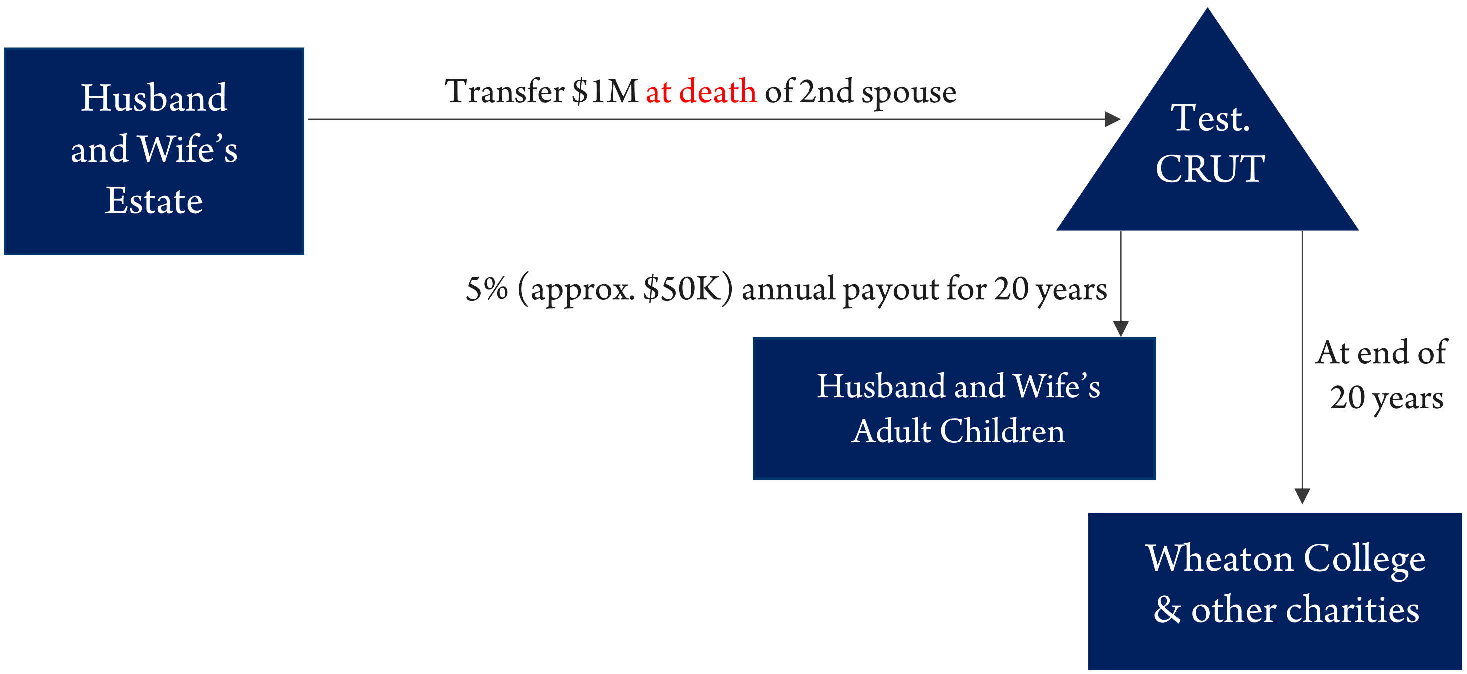
Based on your unique situation, we may suggest one or more of the following:

1) **Gifts Other than Cash** (*public/private stock, real estate, business interests, etc.*) – Capital Gain Tax Reduction
2) **Gift annuities** – Lifetime Income and Income Tax Deduction
3) **Charitable Remainder Unitrusts** (*lifetime and testamentary*) – Income Flow for You and/or Loved Ones and Tax Reduction
4) **Donor Advised Fund** – Coordinated Giving and Tax Reduction
5) **Remainder Interest in a Personal Residence or Farm** – Accelerating Gift for Income Tax Deduction
6) **Wheaton College Trust Company** – Offers Executor/Trustee Services

The following diagram shows how a testamentary charitable remainder unitrust (CRUT) works. This vehicle is frequently suggested in the Estate Review process, as it accomplishes many individuals' goals: it provides a way to leave portions of inheritance to loved ones as an income flow rather than as a single lump sum, as well as certain tax reduction advantages.

Testamentary Charitable Remainder Unitrust (CRUT)



The information herein is not intended as legal, tax, or financial advice. Please consult with your attorney, financial or tax advisor for advice specific to your circumstances.