AN IMPORTANT GIFT + INCOME FOR LIFE
Perhaps you are not now in a position to give appreciated assets. You may have none to give or you may not currently be in a position to make a substantial gift. In such a case, consider making a bequest to us in your will. Every dollar we receive completely escapes the federal estate tax.

But keep in mind that you can give appreciated securities right now and still keep the right to income from the assets for as long as you live. We get the use of the property only after your death, but you receive an income tax deduction this year for the value of what you have given to us – and you minimize capital gains tax on your paper profit, even if we sell the gift property and invest in higher yield securities.

There are several paths open to you if you are interested in making a deferred gift of appreciated property. Whichever you choose, the advantages are clear:

• You avoid capital gains tax on your paper profit;
• You or your beneficiary can receive a payout for life; and
• Though we cannot use the property during your life (or life of your beneficiary), you gain an immediate income tax deduction for the present value of our deferred interest.

HOW TO MAKE A GIFT OF SECURITIES
• If the certificates are held in a brokerage account (in “street name”), have your broker contact us for instructions.
• If you possess the stock certificates, send the unendorsed stock certificates by registered mail to our office. Enclose a cover letter outlining the purpose of your gift, along with a description of the issues and the number of shares and certificates. Your gift is effective on the day you mail or hand-deliver the certificate.

• Send separately a signed “stock power” form for each certificate with the name of the issue filled in and the signature guaranteed by a broker or officer of a national bank. It is a good idea to sign a blank stock power without filling in our name, which permits us to sell the stock quickly.

A BEQUEST COULD BE THE MOST IMPORTANT CHARITABLE GIFT YOU EVER MAKE.
Economics Arkansas is a private, nonprofit educational organization committed to promoting economic literacy to PreK-12 students in Arkansas. Economic education in our schools equips young people with the skills to achieve their full economic potential and thrive in our free-market economy, allowing them to live their own American Dream.

For more information, please call 501.682.4230, visit www.economicsarkansas.org or email sue@economicsarkansas.org.

Are any of the planning ideas we have discussed of particular interest to you? We would be happy to talk over all the possibilities with you and your advisers. Just send back the reply form or contact our office.

I would like to know more about planning:

☐ Gifts of investment assets;
☐ Gifts that provide me or my family with lifetime income;
☐ Gifts through my estate plan; or
☐ I am pleased to say that I have made you a beneficiary of my estate in the following manner: __________

Name: __________________________
Address: ________________________
City: ____________________________
State: ____________________________
Zip: _____________________________
Telephone: ______________________
Email: __________________________

TAX SAVINGS FROM GIFT PROPERTY THAT DOUBLED IN VALUE

<table>
<thead>
<tr>
<th>Tax Bracket</th>
<th>25%</th>
<th>28%</th>
<th>33%</th>
<th>35%</th>
<th>39.6%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Value of Stock</td>
<td>$1,000</td>
<td>$5,000</td>
<td>$1,000</td>
<td>$5,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Income Tax Savings</td>
<td>$250</td>
<td>$1,250</td>
<td>$280</td>
<td>$1,400</td>
<td>$330</td>
</tr>
<tr>
<td>Capital Gains Tax Avoided</td>
<td>75 375</td>
<td>75 375</td>
<td>94* 470*</td>
<td>94* 470*</td>
<td>119** 595**</td>
</tr>
<tr>
<td>Total Tax Savings</td>
<td>325 1,625</td>
<td>355 1,775</td>
<td>424 2,120</td>
<td>444 2,220</td>
<td>515 2,575</td>
</tr>
</tbody>
</table>

*Includes 3.8% tax on net investment income on adjusted gross income above $200,000 (single filers) or $250,000 (joint returns).
**Includes 3.8% tax on net investment income plus capital gains taxed at 20% for taxpayers in 39.6% bracket.