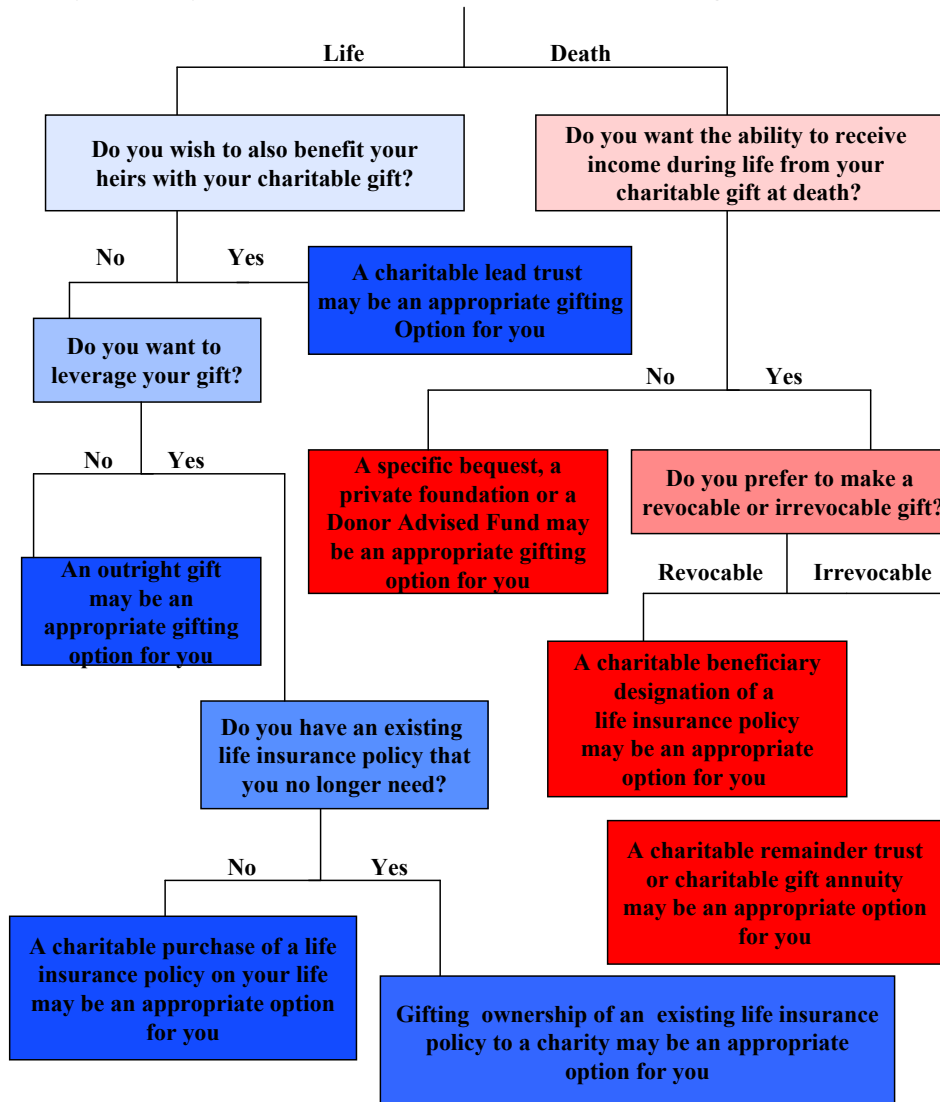


## Choosing Your Plan Of Action

**Do you want your charitable transfer to take effect during life or at death?**



**Important Note:** This flow chart gives only a brief overview of the charitable giving techniques available to you. Please consult your legal/tax advisor for a full analysis of the advantages and disadvantages of different charitable giving techniques.

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