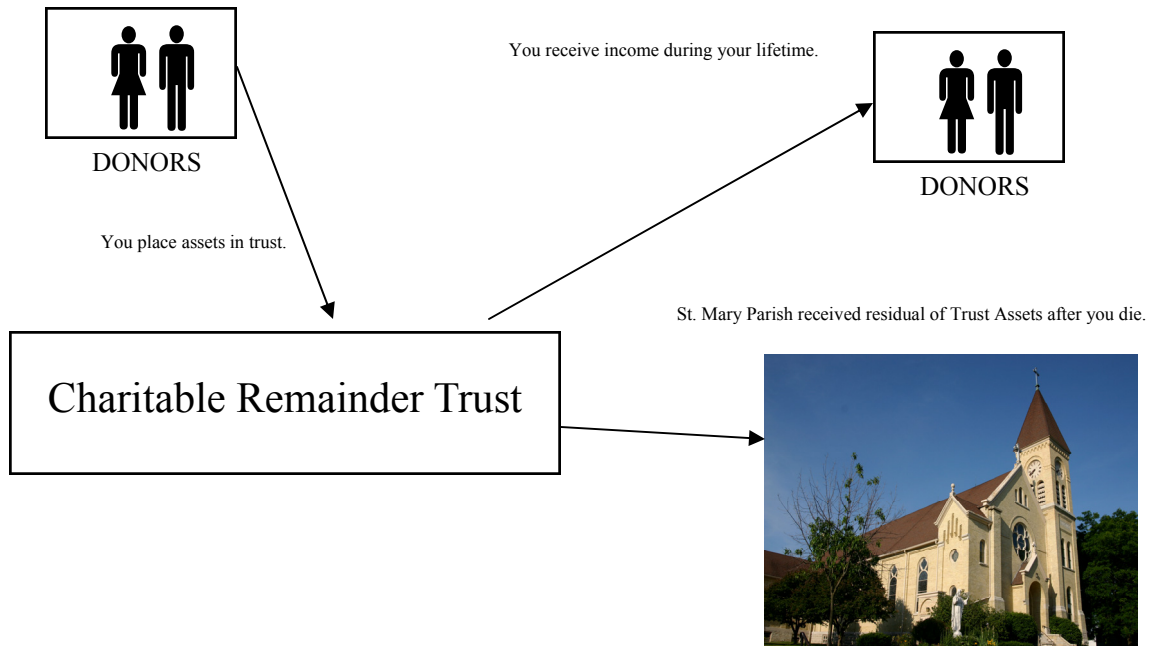


CHARITABLE REMAINDER TRUST



Here's What Happens

A Charitable Remainder Trust is an arrangement that pays you an income for life. You place assets in trust and you (and/or another beneficiary) receive lifetime income from them. After addressing your own financial security, the gift comes to St. Mary Parish.

How It May Benefit You

- You receive an immediate income tax deduction for a portion of your contribution.
- As long as you are one of the beneficiaries, you pay no immediate capital gains tax on any appreciated assets you donate. A portion of the capital gains tax is spread over your life expectancy.
- You or your designated income beneficiaries receive stable, predictable payments for life or a term of years.
- You can have the satisfaction of making a significant gift that benefits you now and benefits St. Mary Parish later.
- It is important to always consult with your attorney and professional advisor before making a decision.