

TAX SAVVY CHARITABLE GIVING

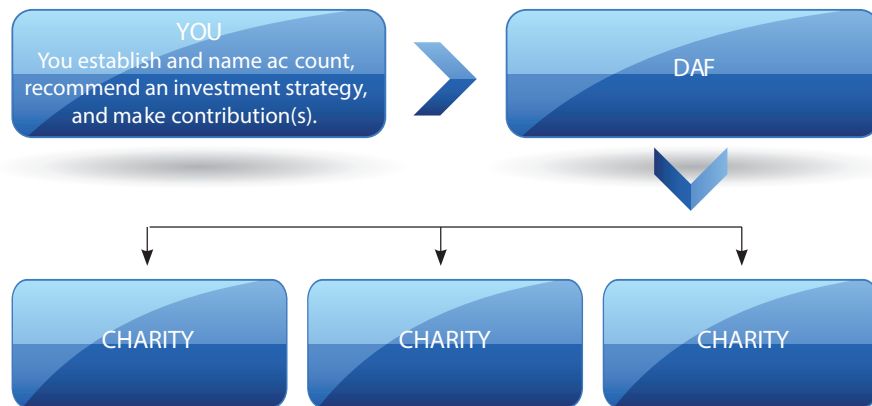
If you wish to financially support worthy causes, consider the tax management benefits of a Donor Advised Fund (DAF) account with the American Gift Fund.

- Deduct up to 50% of your Adjusted Gross Income (AGI) for cash contributions
- Deduct up to 30% of your AGI for the fair market value of appreciated securities
- Reduce potential estate tax liability
- Make future contributions for additional income tax deductions

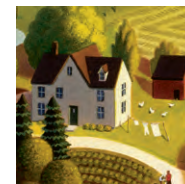
Plus, a DAF account can be a simple and cost-effective tool to help create a family philanthropic legacy in an easy and cost-efficient way.

Please see other side to learn about the American Gift Fund and how easy it is to create and fund your own DAF account.

Here's How a DAF Works



You (or your designee[s]) can make ongoing grant recommendations to the DAF fund. However, the fund is not obligated to follow your wishes — though it will generally do so.



ABOUT THE AMERICAN GIFT FUND

RBC Trust is proud to serve as a trustee for Donor Advised Funds with the American Gift Fund.

Since its inception, the American Gift Fund has made grants to qualified charities in excess of \$75 million.

This is an exciting indication of continuing philanthropic growth. You can also play a part in this opportunity. *To learn more please call (302) 892-6997 or e-mail Christine.March@rbc.com*

www.giftfund.org



RBC Trust Company (Delaware) Limited is not a tax advisor. All decisions regarding the tax implications of your investments should be made in consultation with your independent tax advisor.