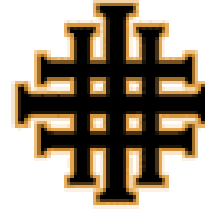


Frequently Asked Questions

Q What's the difference between a will and a trust?

A will is your instruction manual to your survivors and to the probate court about how you want your property distributed. It is a revocable, private document that only takes effect after your death.



A revocable trust -- sometimes called a living trust -- is a legal entity that is always private and holds assets during your lifetime. After death, the trust transfers ownership of them -- or benefit from them -- to family and charity upon your death. Unlike a will, a trust must take title to assets before it can pass them to your survivors. Your advisers can guide you in choosing which vehicle works better for you.

Q What if I already have written my will or trust?

You can amend a will or trust to make a gift to your favorite charity. Your attorney can prepare the simple document, called a codicil or amendment that adds a new charitable bequest while reaffirming the other terms of your will.

For more information on planned giving contact:

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