

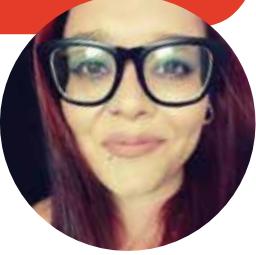
Plan Your Legacy

EVERY YOUNG PERSON WANTS SOMEONE WHO BELIEVES IN THEM—IT COULD BE YOUR LEGACY.



It is a comfort to know that spectrum still exists for the next kid that needs help. It is all we want... a chance. Just one person out there to believe in us.

—Shannon, a young person at Spectrum—



Imagine a future where young people have shelter, food, and the support they need to build a better future for themselves.

You can make sure young people get the help they need long into the future by including Spectrum in your Will.

Every gift made—no matter how big or small—will help make sure youth get for years to come.

So how does it work?

It's a donation that is arranged now and pays out at a future date, most often through your Will. And it is so easy—all you need to do is provide this simple information to your attorney:

I give and bequeath unto Spectrum Youth & Family Services, tax ID #03-0253232, \$_____ to be used for general purposes.

There are plenty of ways to leave a legacy while still making sure your family and loved ones are taken care of. Please see the back for more ways to leave your legacy.

"We're including spectrum in our Will because we believe in the work being done," said Marion. "We want to see young people cared for even when we are no longer here."

—Bill & Marion Mohri—



SPECTRUM
YOUTH & FAMILY SERVICES

YOUR GIFT

YOUR GOALS

YOUR BENEFITS

Will - Make a bequest of funds, securities or certain real property in your estate plan.

Include a simple provision in your Will or Revocable Living Trust to leave a gift to Spectrum upon your death.

Life Insurance Beneficiary - You can designate Spectrum as a beneficiary or policy owner, to receive some or all of your paid-up life insurance.

Make a meaningful gift to Spectrum using funds that are available upon your death.

The beneficiary designation process is a simple mechanism that you can implement yourself; you can also arrange for Spectrum to become the owner of the policy now which could carry a tax deduction.

Retirement Account Beneficiary - You can designate Spectrum as a beneficiary to receive a portion of your retirement account, or make an immediate gift as a Qualified Charitable Deduction.

Make a meaningful gift to Spectrum using funds from your retirement account.

The beneficiary designation process is a simple mechanism that you can implement yourself. This may be a way to save your heirs income tax burdens.
If you are over 72 you can avoid income tax otherwise due on distributions from a retirement account by making a direct donation now from your account. There are no tax deductions for gifts from a Retirement Account.

Charitable Gift Annuity - An irrevocable charitable gift annuity can be established now in partnership with a third party administrator such as the Vermont Community Foundation.

Make a gift while you are living, and obtain guaranteed income for life.

Immediate, partial charitable donation deduction; fixed income stream for life; eliminate capital gains tax on donated low-basis securities.

Charitable Remainder Trust

Make a significant irrevocable gift during your life with an account that allows you to serve as Trustee, and pays income for life.

An immediate partial income tax charitable donation deduction plus lifetime income.

Charitable Lead Trust

Provide current income to Spectrum while reserving the remainder of income for family protection and benefits.

Utilized for significant gifts, particularly real estate and investments you might want to transfer to future generations. There is no tax deduction for this gift.

* Spectrum Youth & Family Services does not provide legal or tax advice. Please consult your attorney and tax advisor.