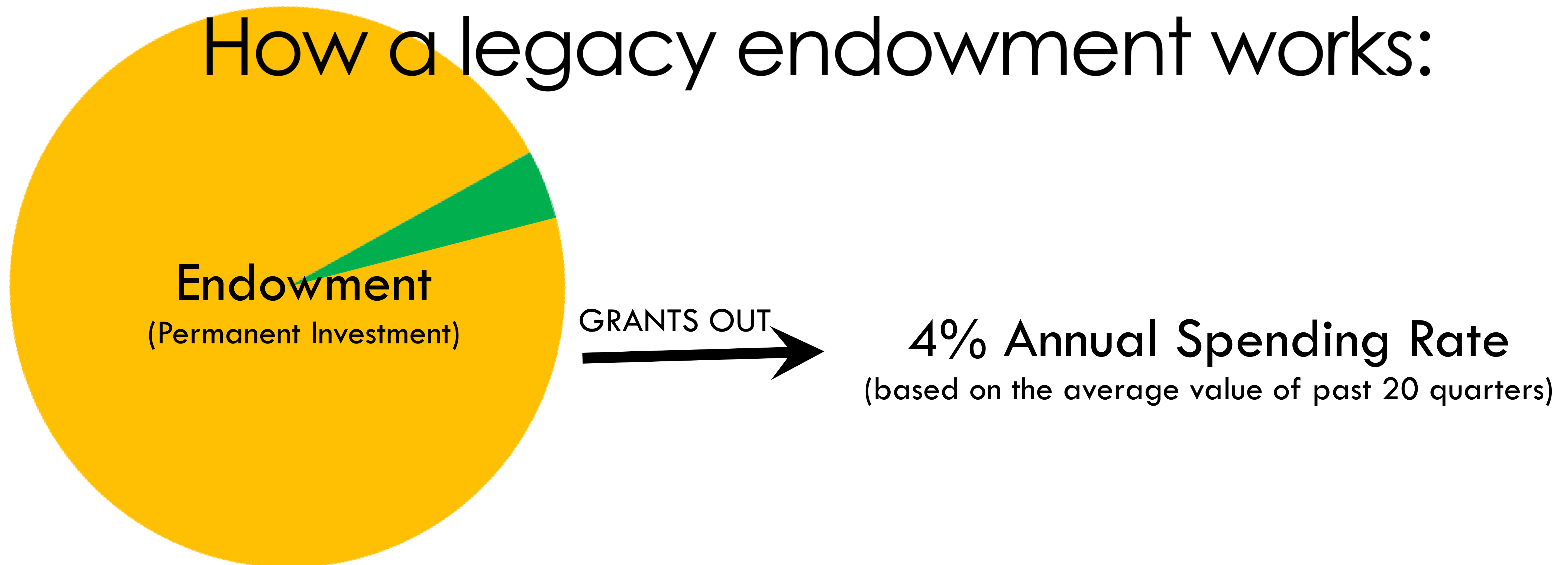


## How a legacy endowment works:



## Two-year scenario:

(\*based on assumptions, not actual returns—for example purposes only)

**Year 1**

|                |   |   |
|----------------|---|---|
| \$10,000       | → | Your endowment's average balance                |
| - 100          | → | 1% Annual Fee (1/12 monthly)                    |
| + 550          | → | 5.5% Potential investment growth*               |
| <hr/> \$10,450 |   |   |
| x .04          | → | 4% spending rate                                |
| <hr/> \$418    | → | Available for granting to your favorite charity |

**Year 2**

|                |   |   |
|----------------|---|---|
| \$10,320       | → | Your endowment's average balance                |
| - 103          | → | 1% Annual Fee (1/12 monthly)                    |
| + 670          | → | 5.5% Potential investment growth*               |
| <hr/> \$10,887 |   |   |
| x .04          | → | 4% spending rate                                |
| <hr/> \$435    | → | Available for granting to your favorite charity |