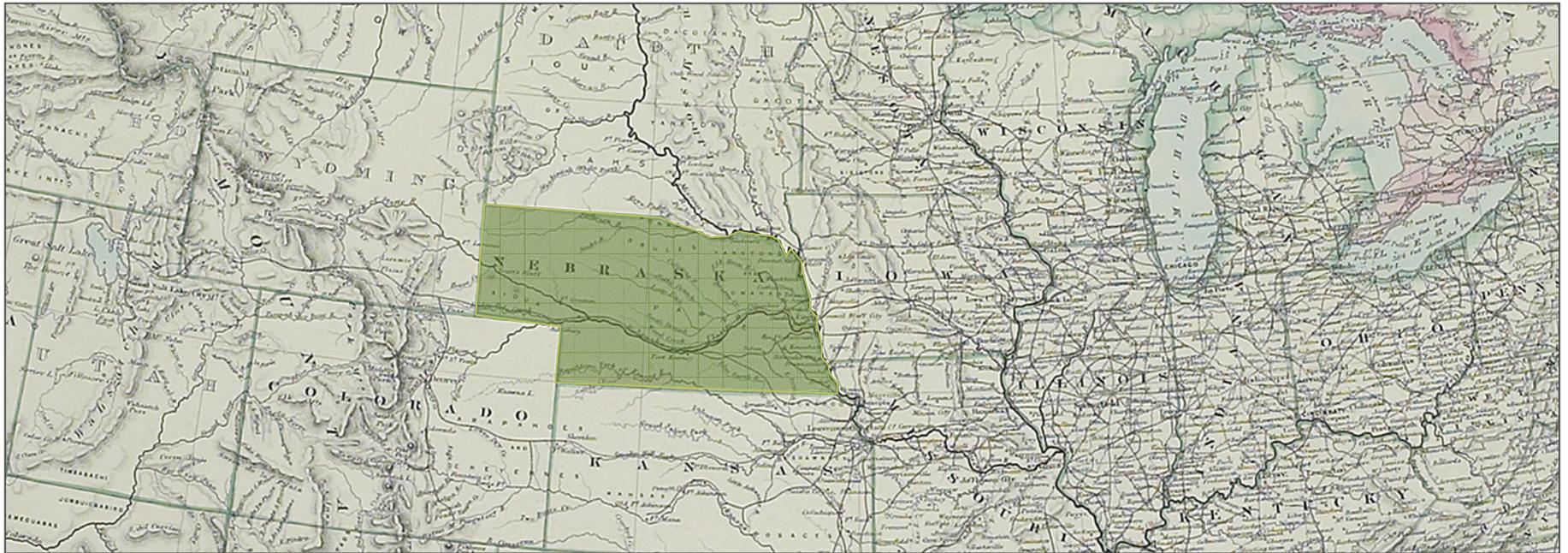


Securing Saginaw's Future

The power of giving together



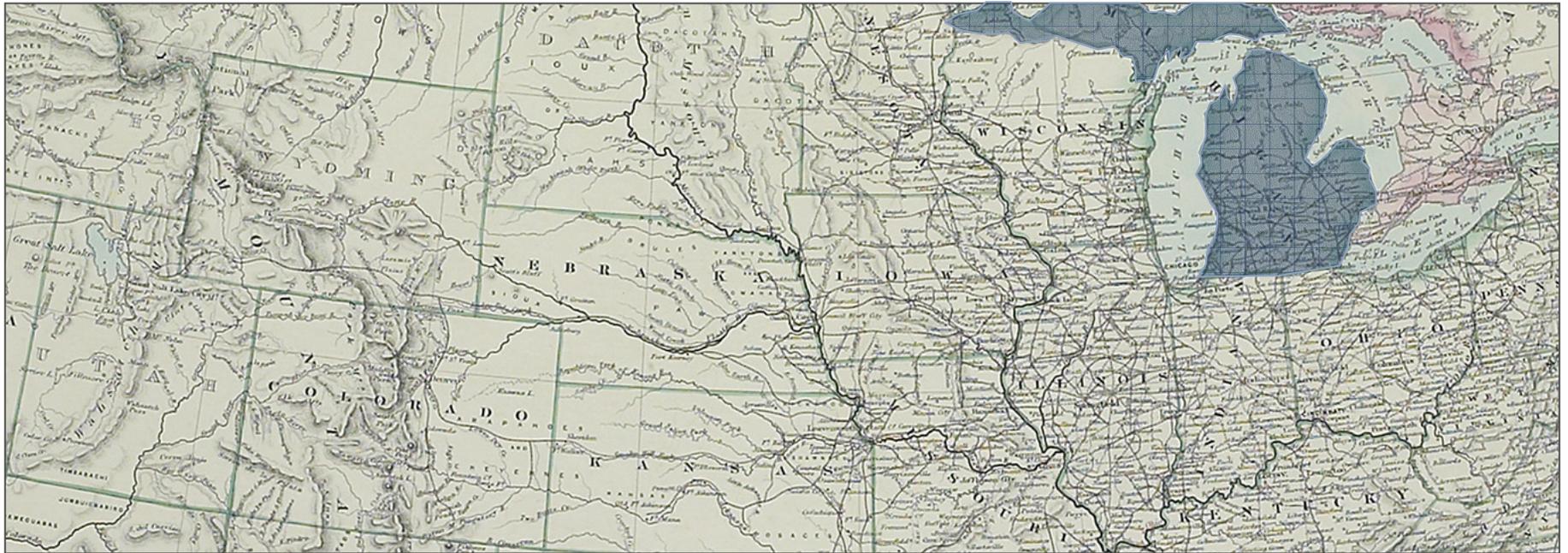


Surprising wealth: Nebraska

Fillmore County, Nebraska

Population: 6,600

\$1.16 billion



Surprising wealth: Michigan

Saginaw County, Michigan

Population: 200,000

\$14.15 billion county-wide

\$179,388 per household

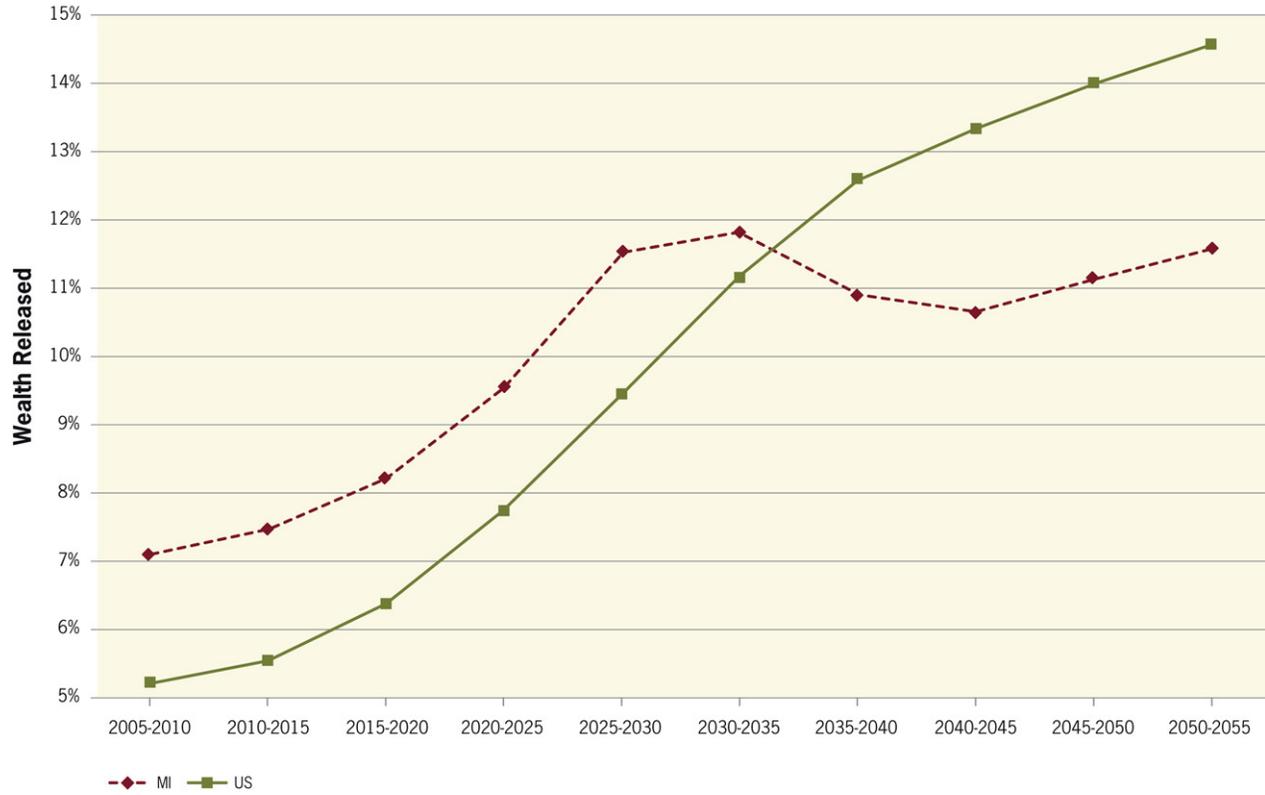


Surprising wealth transfer in next 50 years

▼ \$53 trillion in United States

▼ \$972.24 billion in Michigan

▼ \$16.05 billion in Saginaw County



Wealth Transfer

A likely scenario for Michigan and the U.S.



Wealth Transfer

A likely scenario for Saginaw and Michigan



COMMUNITY WEALTH

Yesterday

- For generations, people lived entire lives close to their birthplace
- Saginaw County wealth passed from generation to generation, but stayed in Saginaw County



COMMUNITY WEALTH

Today

- Many of the next generation no longer live in our county
- Once the wealth leaves our community, it will never return

PASSING WEALTH FROM ONE GENERATION TO THE NEXT

Three beneficiaries



Heirs



Taxes

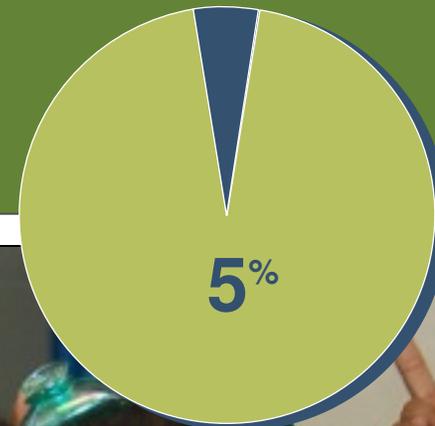


Community

INCREASING OUR COMMUNITY'S SHARE

Invest 5% of our wealth as
a legacy for future generations

Secure Our Future





5% for future generations

\$128.91 million in 10 years

\$802.5 million in 50 years

LOOKING AHEAD



The next 10 to 20 years

Critical to Saginaw County's future

Opportunity to retain 5% of Saginaw County's wealth for future generations

LOOKING AHEAD



Two possible scenarios

Saginaw County has a robust community endowment and a secure future; or,

Much of Saginaw County's wealth has been transferred to communities in California, Arizona, Texas and beyond.

LOOKING AHEAD



Give a gift to our future

You've lived here

You've worked here

Saginaw County has been good to you

YEAR 1

Establish your
Family Fund

\$100,000 gift

Initial gift has
been invested:

YEAR 15

\$100,000 in
cumulative grants
and services

\$158,000 balance



1 TIME

YEAR 25

\$200,000 in
cumulative grants
and services

\$213,000 balance



2 TIMES

YEAR 50

\$625,000 in
cumulative grants
and services

\$455,000 balance



6+ TIMES

LOOKING AHEAD

One gift, many generations

assumes 5% annual payout and 8.5% rate of return

If 5% of estates transfer to our community foundation endowment...



LOOKING AHEAD

Many gifts, many generations

The plan: Securing Our Future

Remember your heirs and tax obligations

Give to your community for good... forever



SECURING OUR FUTURE

The payoff

Source of pride for heirs

Stronger community for all



SECURING OUR FUTURE

Permanent legacy



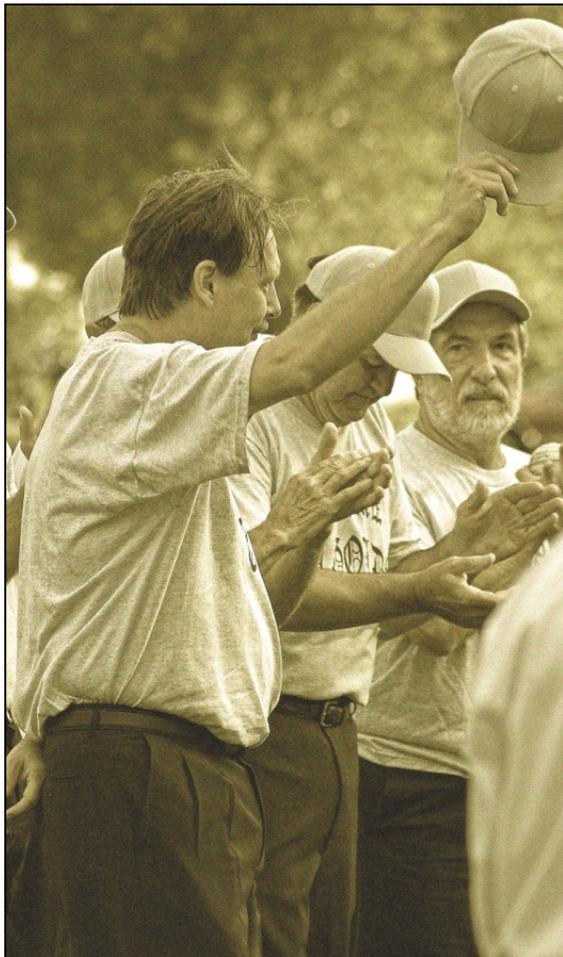
Endowed named fund

Targeting causes you care about most

Grants awarded in the name of your fund
for generations to come

SECURING OUR FUTURE

Source of Pride



Give back to your community

Model values for the next generation

Honor family heritage

SECURING OUR FUTURE

Stronger community



Causes that move you

**Enrich education · Safeguard health ·
Improve neighborhoods · Cultivate arts ·
Protect environment · Strengthen families**

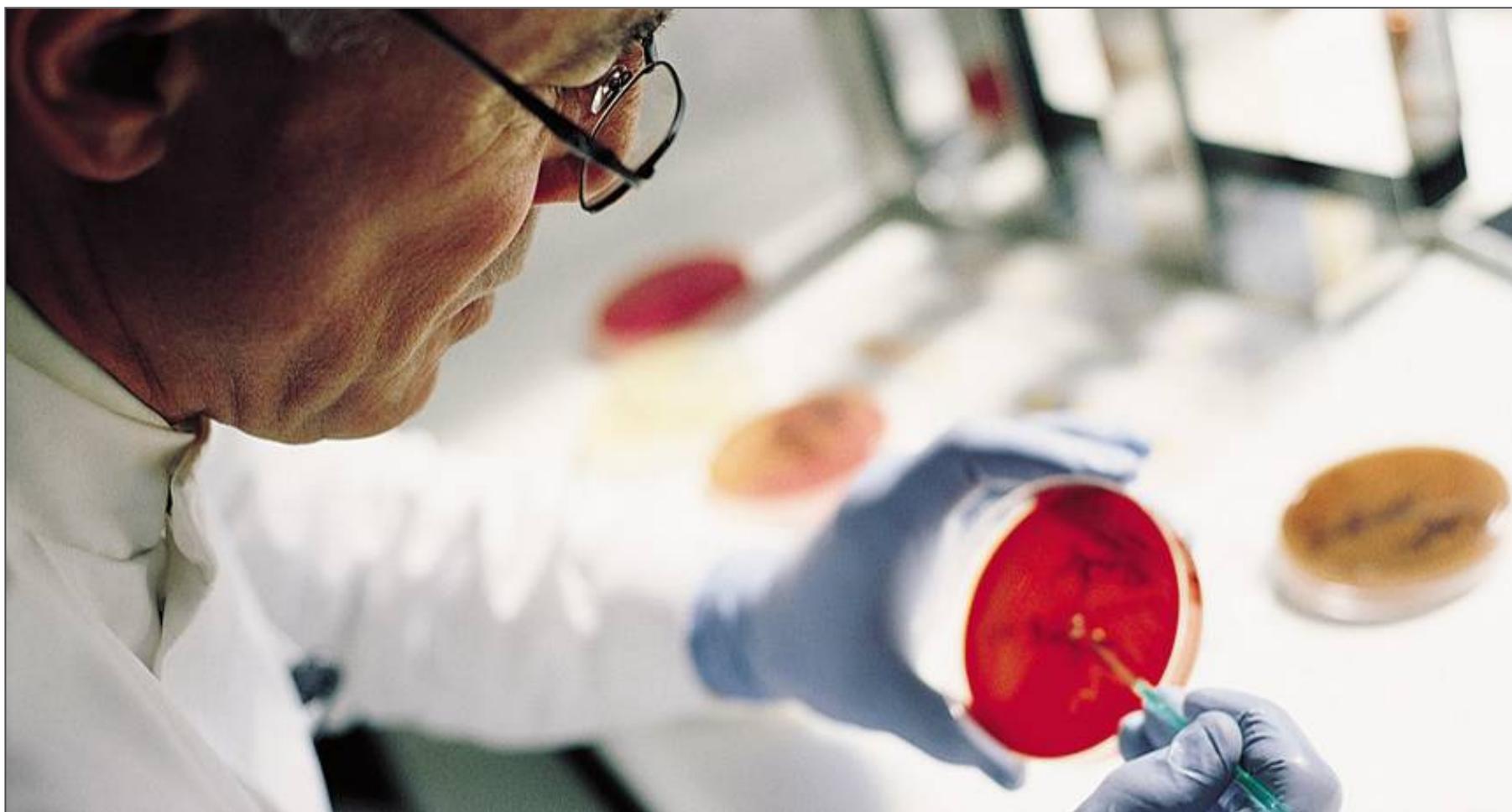
GRANTS THAT MAKE A DIFFERENCE

Enrich education



GRANTS THAT MAKE A DIFFERENCE

Safeguard health



GRANTS THAT MAKE A DIFFERENCE

Improve neighborhoods



GRANTS THAT MAKE A DIFFERENCE

Cultivate arts



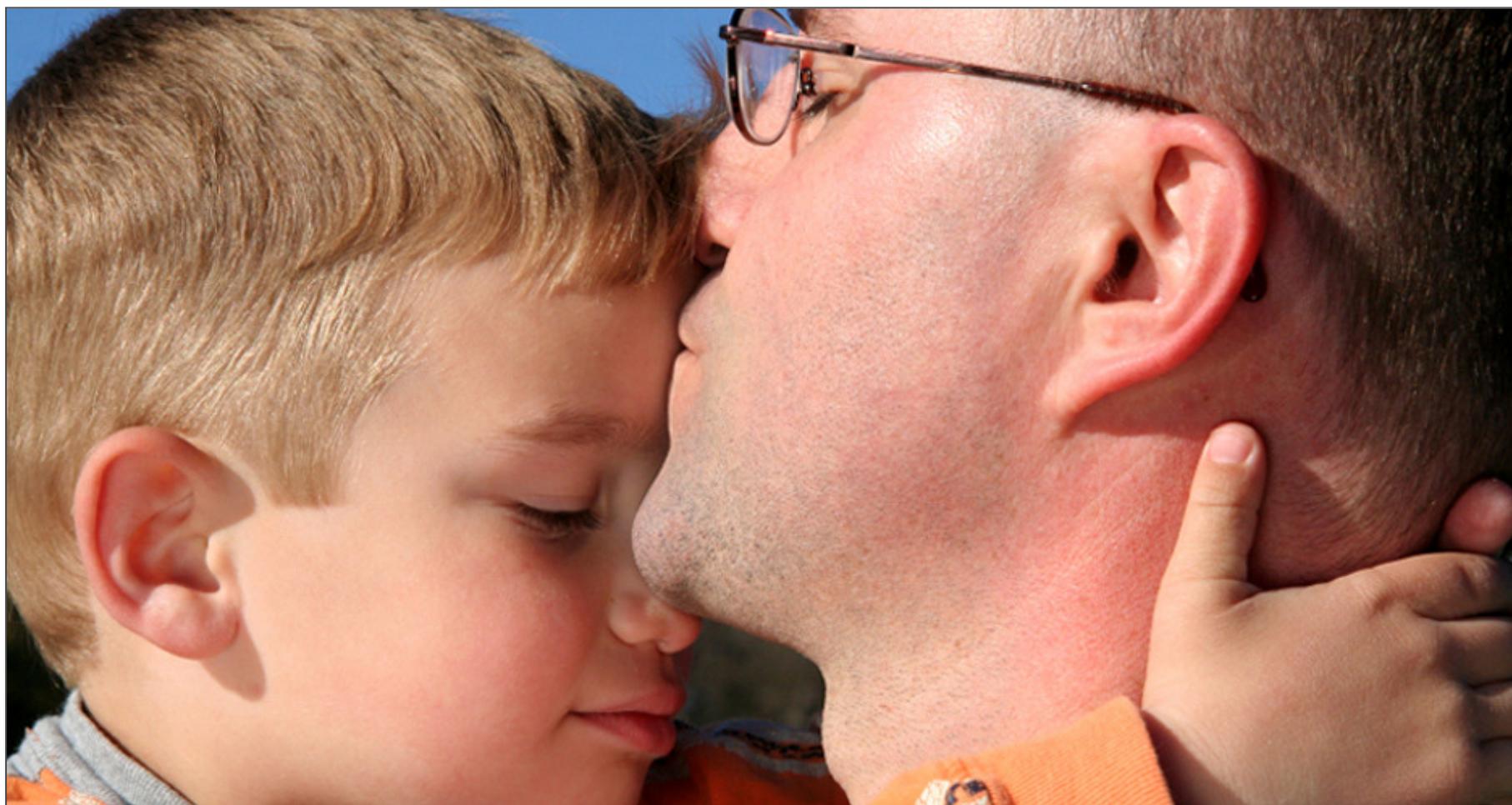
GRANTS THAT MAKE A DIFFERENCE

Protect environment



GRANTS THAT MAKE A DIFFERENCE

Strengthen families



GIVE THROUGH YOUR COMMUNITY FOUNDATION

Charities that touch your life

Option to designate a local nonprofit

Saginaw-Bay Symphony Orchestra, Boys and Girls Club, Child Abuse and Neglect Council, YMCA of Saginaw County, Mid Michigan Children's Art Museum, Children's Zoo at Celebration Square, READ Association of Saginaw County, East Side Soup Kitchen



GIVE THROUGH YOUR COMMUNITY FOUNDATION

Ever-changing opportunities and needs

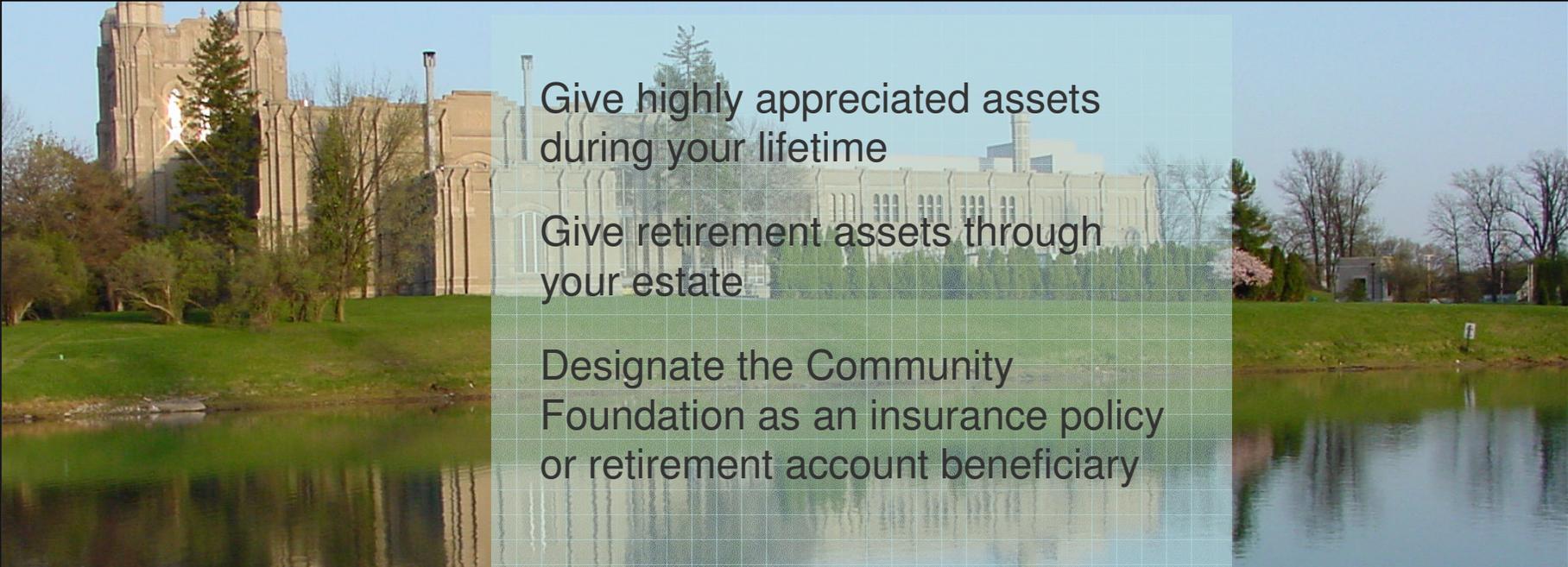
Community Legacy Fund

Together, we can grow a permanent endowment that is flexible and relevant through changing times. We can build security and prosperity for future generations.



GIVE THROUGH YOUR COMMUNITY FOUNDATION

Three easy giving strategies



Give highly appreciated assets during your lifetime

Give retirement assets through your estate

Designate the Community Foundation as an insurance policy or retirement account beneficiary



Saginaw

community foundation

For **good.** For **ever.**SM

- Assess your estate value
- Calculate a percentage for your community
- Determine most advantageous asset to give



Everyone can be a philanthropist



Saginaw

community foundation

For **good.** For **ever.**SM

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