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When life has been generous to you, it is only fitting to want to share your good fortune.

Charitable giving can be very rewarding for you and your family. It provides a way for you to share your values with your children, and reminds them of how fortunate they really are to have their health, their home and their basic necessities.

One way to achieve your philanthropic goals is to use a charitable giving technique. There are a variety of techniques you can use. Some of these techniques include giving a life insurance policy or other property to a charity during your life, naming a charity as the beneficiary of a life policy or giving to a Charitable Remainder Trust (CRT), either during life or at death. Under a CRT, an individual's entire interest in a piece of property is given to the charity, but the donor or family members receive income from the trust for a specified period of time, after which the remainder interest passes to the charity.

Lifetime charitable gifts can help reduce taxes and administration expenses that might otherwise be paid from the estate's total value. Charitable gifts made at death can also help reduce taxes.

