UnionBank®
The Private Bank

Philanthropic Services and Charitable Planning

Strategically support the causes you care about and leave a legacy for future generations

For over 150 years, Union Bank® has been helping charitably minded individuals and families meet their financial and philanthropic goals and short- and long-term tax needs. Our Charitable Services specialists are skilled at responding to your needs, providing customized solutions, and working with you to design a comprehensive plan that fulfills your vision and values.

We will work with you to integrate charitable planning into your overall financial plans to ensure that you, as a client of The Private Bank, and your loved ones are cared for during your lifetime and beyond. There are many options available, and each provides different tax, charitable, and personal benefits. We can help you make the choice that is right for you and your family and assist with implementing your plan with sound financial and fiduciary management.

Charitable giving options

The Charitable Services specialists can provide a wide range of charitable giving options, including:

- **Charitable remainder trusts (CRTs).** Using appreciated assets to fund a CRT can provide significant tax savings by paying income to you or your loved ones for a determined period and then distributing the remainder balance to charities.
- **Charitable lead trusts (CLTs).** The opposite of a CRT, a CLT makes payments to selected charities for a term of years. The remainder interest returns to the grantor or passes to a family member(s).
- **Family foundations.** Create an enduring legacy by establishing a foundation to support the causes and organizations you care about during your lifetime and beyond.
- **Donor advised funds.** A flexible way to make gifts to charitable organizations while realizing tax benefits.

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Strength and stability you can trust

MUFG Union Bank, N.A., is a proud member of the Mitsubishi UFJ Financial Group (MUFG, NYSE:MTU), one of the world's largest financial groups. Our stability and global reach enable us to provide a wide range of products and services to our customers.

FOR MORE INFORMATION:

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Conscientious investment management[1]

Our Charitable Services specialists:

- Assist with the development of an investment policy statement to formalize investment parameters and risk tolerance.
- Use socially responsible investment screens to enable the construction of portfolios that exclude companies and industries that conflict with your organization's mission.
- Suggest asset allocation strategies to ensure that income needs are met for required distributions.
- Schedule regular meetings with a local portfolio manager to ensure that all investment needs are met.

Administrative and fiduciary services

Charitable trusts and private foundations require sound fiduciary oversight to ensure that they are complying with state and federal regulations. Union Bank Charitable Services specialists understand the unique requirements of these trusts and work to help them meet the highest level of fiduciary standards.

Specialized management of specialty assets

Union Bank conducts due diligence and is able to take title to real property for trust relationships. Our real estate asset managers can negotiate leases, determine the suitability of retention or exchange, and arrange for sale, when appropriate. Our team is also adept at managing oil and mineral interests, as well as closely held business interests and other specialty assets.

A tradition of charitable giving

Throughout our history, Union Bank has been giving back to our local communities by supporting nonprofit organizations through charitable contributions, sponsorships, and employee voluntarism. We have deep relationships with many of the organizations you care about and are skilled in conducting due diligence to learn more about other organizations you wish to support.

[1] Investment management services offered by MUFG Union Bank, N.A. in conjunction with its subsidiary, HighMark Capital Management, an SEC-registered investment adviser. Non-deposit investment products:

• NOT FDIC insured	**• NO Bank Guarantee**	**• May Lose Value**

Wills, trusts, foundations and wealth planning strategies have legal, tax, accounting and other implications. Clients should consult a legal or tax adviser.

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