

a brief guide to planned giving options

Your Gift	Bequest	Outright gift of cash	Outright gift of securities	Gift of retirement assets	Gift of life insurance	Retained life estate	Gift of real estate	Charitable remainder trust	Charitable lead trust	Charitable gift annuity
Your Goal	Defer a gift until after your lifetime.	Make a quick and easy gift.	Eliminate tax on long-term capital gains.	Avoid the twofold taxation on IRAs or other retirement plans.	Make a large gift with little cost to yourself.	Give your personal residence or farm now, but continue to live there.	Make a gift of property no longer needed and generate an income tax deduction.	Secure a fixed and often increased income, or create a hedge against inflation.	Reduce gift and estate taxes on assets you pass to children or grandchildren.	Supplement income with steady payments that are partially income tax-free.
How To Make The Gift	Name us in your will or living trust. (Designate a specific amount, percentage or share of the residual).	Simply write a check or make a cash donation now.	Contribute long-term appreciated stock or other securities.	Name us as the beneficiary of your retirement account after your lifetime.	Change ownership on a life insurance policy you no longer need.	Designate ownership of your home to us, but retain occupancy for life.	Donate the property to us.	Create a trust that pays income annually; the principal is retained for a charitable organization.	Create a charitable trust that pays fixed or variable income to us for a specific term of years; the principal is retained for heirs.	Establish a charitable gift annuity contract with us that pays a set amount for life.
Your Benefits	Control of your assets for your lifetime. Donate exempt from federal estate tax.	Immediate income tax deduction. Removes property from future taxable estate.	Immediate charitable deduction. Elimination of long-term capital gains tax.	Allows you to make the gift from the most highly taxed assets, leaving better assets for family.	Current income tax deduction. Possible future deductions through gifts to pay future premiums.	Valuable charitable income tax deduction. Lifetime use of residence.	Immediate income tax deduction. Reduction or elimination of long-term capital gains tax.	Variable or fixed income for life. Immediate income tax charitable deduction.	Reduces your taxable estate. Property kept by your family, often with reduced gift taxes.	Current and future savings on income taxes. Fixed payments for life for one or two individuals.