

## your goal, your gift: planned giving guide

Your Goal	Your Gift	How to Make Gift	Your Benefits
Make a quick and simple gift	<b>Outright gift</b>	Donate cash, securities, or personal property	Income tax deduction; avoidance of any capital gains tax
Defer a gift until after your lifetime	<b>Bequest in will</b>	Name your church or favored cause in your will	A donation exempt from federal estate taxes
Make a large gift with little cost to yourself	<b>Life insurance gift</b>	Give an old or new policy with your church or favored charity named as beneficiary	Current income tax deduction; possible future deductions
Avoid the twofold taxation on retirement plan assets	<b>Retirement plan gift</b>	Name your church or favored cause as beneficiary of all or part of the remaining assets after your lifetime	Avoidance of heavily taxed gift to heirs
Avoid capital gains tax on the sale of a home or other real estate	<b>Real estate gift</b>	Donate the property or sell it at a bargain price	Immediate income tax deduction and avoidance of capital gains tax
Give your personal residence or farm, but continue to live there	<b>Retained life estate</b>	Designate the ownership of your home to your favored cause, but retain occupancy	Charitable income tax deduction and lifetime use of home
Secure a fixed and often improved income	<b>Charitable remainder annuity trust</b>	Create a charitable trust that pays you a set income annually	Immediate income tax deduction and fixed income for life
Create a hedge against inflation over the long term	<b>Charitable remainder unitrust</b>	Create a trust that pays a percentage of the trust's assets, valued annually	Immediate income tax deduction, annual income for life that has potential to increase
Supplement income with fixed annual payments	<b>Charitable gift annuity</b>	Enter into a contract that pays you fixed payments annually	Current and future savings on income taxes; fixed payments for life
Reduce gift and estate taxes on assets passing on to heirs	<b>Charitable lead trust</b>	Create a trust that pays a fixed or variable income to your favored cause for a set term and then passes to heirs	Reduced size of taxable estate; keeps property in family, often with reduced gift taxes
Make a gift that allows flexibility and your input on how funds will be used	<b>Donor-advised fund</b>	Create an agreement where the Foundation manages assets, you suggest beneficiaries	Immediate income tax deduction, option to provide input on how funds will be used