

# When, how and why to plan a gift. *The perfect planned giving cheat sheet!*

	Cash	Securities	Real Estate	Personal Property	Bequest	Retirement Plan Assets, IRA	Life Insurance	Retained Life Estate	Bargain Sale	Charitable Gift Annuity	Charitable Remainder Trust	Charitable Lead Trust
<b>How does it work?</b>	Give cash	Give appreciated securities	Give appreciated real estate	Give artwork, collectibles, equipment or other types of tangible property	Simplest form of gift planning (plan now, give later)	Name us as the beneficiary of the plan	Give old or new policy with us as beneficiary and owner	Give real estate but keep the right to use and enjoy it for life	Sell real estate or other valuable property to us for less than fair value	Simple gift contract that provides lifetime payments to one or two persons	Trust that pays income for life or a term of years to donor and/or others. Assets ultimately benefit us	Trust that makes payments to us for a period of years. Assets ultimately pass to donor or heirs
<b>What do you want to do?</b>	Maximize the deduction; minimize the gift details	Avoid tax on capital gains; afford a larger gift to us	Make a substantial gift, avoid capital gains tax, receive a large income tax deduction	Put assets you no longer need or can maintain to good use	Make a gift that costs nothing during your lifetime	Avoid double taxation at death; give tax-advantaged assets to heirs	Make a large gift at little cost	Make a significant gift that doesn't affect your lifestyle	Make a significant gift that doesn't affect your lifestyle	Supplement income with steady payments that are partially tax-free	Diversify assets, avoid or defer capital gains tax, secure often-greater income and possible inflation protection	Reduce gift and estate taxes on assets you pass to heirs; lower income tax liability; retain control of assets
<b>How do you make the gift?</b>	Write a check or give on-line now	Contribute long-term appreciated stock or other marketable securities	Donate the property to us	Donate tangible personal property related to our tax-exempt function	Name us in your will or living trust by designating a specific amount or a share of the residue	Name us as whole or partial successor beneficiary on your plan's form	Donate a paid-up policy you no longer need or take out a new policy	Give real estate to us but retain a life estate	Sign a contract to sell property to us at a discounted value	Establish a gift annuity contract with us that pays a set amount for life	Create a trust that pays income to donor and/or others; principal (remainder) ultimately goes to us	Create a trust that pays income to us, principal (remainder) ultimately returns to heirs or donor
<b>Donor Benefits</b>												
<b>Reduce estate tax</b>	Removes taxable assets from the estate	Removes taxable assets from the estate	Removes taxable assets from the estate	Removes taxable assets from the estate	Donation exempt from federal estate tax	Donation exempt from federal estate and income tax	Donation exempt from federal estate tax	Removes taxable assets from estate	Removes gifted portion of value of asset from taxable estate	Removes taxable assets from estate	Removes taxable assets from estate	Can remove taxable assets from estate
<b>Reduce income tax</b>	Immediate deduction for full value	Immediate deduction for full value	Immediate deduction for full value	Immediate deduction for full value if we can use the asset		Your heirs will avoid income tax	Current income tax deduction for paid-up policy. Future deductions for premium payments on new policy	Deduction for value of the asset, less value of your right to keep using it	Deduction for gift portion of asset	Deduction for gift portion of asset	Deduction for gift portion of asset	Limited
<b>Reduce or eliminate capital gains</b>		Complete avoidance	Complete avoidance	Complete avoidance	Complete avoidance			Complete avoidance	Partial avoidance	Partial avoidance	Partial avoidance	Varies
<b>Get income back from the gift</b>									Determined by your agreement with us	Fixed payments for life for one or two individuals	Variable or fixed income for life	
<b>Give an asset but keep enjoying it</b>					Control of assets during lifetime	Continue to take withdrawals from plan during your lifetime		Use of property during lifetime				Property reverts to donor, or to heirs with reduced gift and estate taxes
<b>More</b>		Still like the stock? Use your cash to buy at today's price and lock in a higher cost basis	Coordinate with charity before making donation	Can be used to make a significant gift without cash outlay	Make a substantial gift when you no longer need the assets	Often overlooked and easily given	Simple to set up; small financial commitment for large ultimate gift	Coordinate with charity before making donation	Use proceeds to help fund needs at a later stage in life (retirement facility, etc.)	Great retirement income supplement	Significant income and estate tax advantages	Best for assets expected to appreciate rapidly
<b>How does it benefit us?</b>	Delivers immediate benefits	Delivers immediate benefits	Delivers immediate benefits	Delivers immediate benefits	Ensures our future strength	Ensures our future strength	Ensures our future strength	Ensures our future strength	Delivers immediate benefits	Ensures our future strength	Ensures our future strength	Delivers immediate benefits