

## *We Can Find a Plan* THAT'S RIGHT FOR YOU

First of all, thank you for considering a gift to help support our mission. We know that if you make a contribution, it will be because you believe in what we do, and because you want to help make a difference in the lives of others. But we'd also like to make sure you benefit from making a gift to us.

How does this happen? You may be surprised to learn that some of the best gift plans also improve the donor's financial and tax situation.



### YOUR GIVING OPTIONS

The most common donations are outright gifts, such as cash or a check, which we receive right away. But many times, people want to hold on to their money and other assets for now, just to be sure they can meet their family's future financial needs. These people are usually delighted to learn that we have excellent alternatives that allow them to still make a gift. One of these options could be right for you, too.

They're known as "planned" gifts. They can be revocable—a charitable bequest in your will, for example—so that you can change your mind at any time. Or, they can be irrevocable—just as outright gifts are—so that you benefit from an immediate income tax deduction.

The attraction of irrevocable planned gifts is that they are deferred. You part with an asset today, but the actual giving of the asset to us is put off for a while—often until after your lifetime (and that of a surviving beneficiary, if you wish). Until that time, you receive benefits from the gift.

For example, with a charitable remainder trust, you receive lifetime income from the asset after it's placed in a trust, and then we receive the remainder of the trust after you die. Or, you could deed us a remainder interest in your home and still retain the right to live in it for life. At any rate, the key feature of planned gifts like these is that they provide important benefits to the donor, as well as the charitable organization.

### LEARN MORE

We've designed the chart inside to summarize the benefits of some of the main types of charitable gifts. Just think of what you want to accomplish with your gift, and there's probably a way to do it!

We're here to answer any questions you might have about planned giving. We can examine your particular situation and, together with your attorney and/or financial advisors, help you find ways to support our mission while ensuring your family's financial security. Please call us for more information.



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## Planning Strategies

We can find a plan that's right for you

# Choose the gift plan that matches your goal

Your Gift	Outright Gift of Cash	Outright Gift of Securities	Bequest in Will	Revocable Living Trust	Outright Gift of Personal Property	Gift of Life Insurance	Gift of Retirement Assets	Gift of Real Estate	Gift of Retained Life Estate	Charitable Remainder Unitrust	Charitable Remainder Annuity Trust	Charitable Gift Annuity*	Charitable Lead Trust
<b>Your Goal</b>	Make a quick and easy gift.	Avoid tax on capital gains.	Defer a gift until after your lifetime.	Make a revocable gift during your lifetime.	Share your enjoyment of a collection or other personal item.	Make a large gift with little cost to yourself.	Avoid the twofold taxation on IRAs or other employee benefit plans.	Make a gift of an asset no longer needed and generate an income tax deduction.	Give your personal residence, vacation home or farm now but continue to live there.	Create a hedge against inflation over the long term and supplement your retirement income.	Secure a fixed income and supplement your retirement funds.	Supplement income with steady payments that are partially tax-free.	Reduce gift and estate taxes on assets you pass to children or grandchildren.
<b>How You Make the Gift</b>	Simply write a check.	Contribute long-term appreciated stock or other securities.	Name us in your will (designate a specific amount, a percentage or a share of the residue).	Name us the beneficiary of assets in a living trust.	Donate tangible personal property used for our tax-exempt function.	Contribute a life insurance policy you no longer need.	Name us as the beneficiary of the remainder of the assets after your lifetime.	Donate the property to us, or sell it to us at a bargain price.	Deed ownership of your home to us but retain occupancy.	Create a trust that pays a fixed percentage of trust's assets as revalued annually.	Create a charitable trust that pays you a set income annually.	Enter a charitable gift annuity contract with us that pays a set amount for one or two lives.	Create a charitable trust that pays fixed or variable income to us for a specific term of years; principal is retained for heirs.
<b>Your Benefits</b>	<ul style="list-style-type: none"> <li>immediate income tax deduction</li> <li>removes property from estate</li> </ul>	<ul style="list-style-type: none"> <li>immediate charitable deduction of full fair market value</li> <li>avoidance of capital gains tax</li> </ul>	<ul style="list-style-type: none"> <li>donation exempt from federal estate tax</li> <li>control of asset for your lifetime</li> </ul>	<ul style="list-style-type: none"> <li>control of the trust for your lifetime</li> <li>gift in trust exempt from federal estate tax</li> </ul>	<ul style="list-style-type: none"> <li>charitable deduction based on the full fair market value</li> </ul>	<ul style="list-style-type: none"> <li>current income tax deduction</li> <li>possible future deductions through gifts to pay policy premiums</li> </ul>	<ul style="list-style-type: none"> <li>make the gift from the most highly taxed assets, leaving more for family</li> <li>avoids income and estate tax</li> </ul>	<ul style="list-style-type: none"> <li>immediate income tax deduction</li> <li>reduction or elimination of capital gains tax</li> </ul>	<ul style="list-style-type: none"> <li>valuable charitable income tax deduction</li> <li>lifetime use of residence</li> </ul>	<ul style="list-style-type: none"> <li>variable income for life</li> <li>immediate income tax charitable deduction</li> </ul>	<ul style="list-style-type: none"> <li>fixed payments for life, often at a higher rate of return</li> <li>immediate income tax deduction</li> </ul>	<ul style="list-style-type: none"> <li>current and future savings on income taxes</li> <li>fixed payments for life</li> </ul>	<ul style="list-style-type: none"> <li>reduces your taxable estate</li> <li>property kept by your family, often with reduced gift taxes</li> </ul>

\* Not available in all states or from all organizations.

