

# Discover How Everyone Benefits From Planned Gifts.

## How and why to plan a gift.

Your Goal	Your Gift	Your Method	Your Benefit
Make a gift while leaving more of your estate to your heirs	<b>Gifts of Retirement Assets (e.g., 401-K, IRA)</b>	Name us as the beneficiary of your retirement plan, and pass less-taxed assets to your heirs	Avoid up to 60% income tax on your retirement assets; pass more of your estate to your heirs
Make a gift that costs you nothing during your lifetime	<b>Gifts Through your Will or Trust (“Bequest”)</b>	Include a gift of cash, property, or a share of your estate through your will or trust	A gift that does not affect your cash flow, and you can adjust your gift as circumstances change
Make a gift while avoiding capital gains liability	<b>Gifts of Appreciated Securities</b>	Give us appreciated stocks, bonds or mutual funds to sell and use the proceeds	Make a significant gift; receive an immediate income tax deduction; pay no capital gains tax
Make a gift and receive a guaranteed “paycheck” for life	<b>Charitable Gift Annuity</b>	Donate cash or securities in a plan where the remainder comes to us after your passing	Receive higher rate of return tax-advantaged payments for life, charitable tax deduction, and avoid capital gains tax
Make a gift and receive a steady income for life	<b>Charitable Remainder Unitrust, Charitable Remainder Annuity Trust</b>	Share your assets with us in a plan that gives you an income for life and passes us the remainder	Diversify assets, avoid or defer capital gains tax, receive charitable tax deduction, secure often greater income and possible inflation protection
Make a large gift at little cost	<b>Gift of Life Insurance</b>	Donate a life insurance policy you no longer need or name us in an existing one	Take a tax deduction now; take possible future deductions through gifts to pay policy premiums
Plan a future gift in the simplest way possible.	<b>Gift the balance of your account (POD or TOD)</b>	Designate the balance of your bank or brokerage account, retirement plan, annuity or life insurance policy to go to us.	Make an extraordinary contribution that costs you nothing now and is as simple as signing your name.
Make a gift that preserves your assets for your heirs	<b>Charitable Lead Trust</b>	Use appreciating assets to create a trust that will pay us income for a period of years, and then pass the assets back to you or your heirs	Shelter your growing assets and benefit us right away; reduce or eliminate gift and estate tax