

When how and why to plan a gift.

The perfect planned giving cheat sheet!

| | Cash | Securities | Real Estate | Bequest | Retirement Plan Assets, IRA | Life Insurance | Charitable Gift Annuity | Charitable Remainder Trust | Charitable Lead Trust |
|----------------------------------|---|---|---|--|---|---|--|---|--|
| How does it work? | Give Cash | Give appreciated securities | Give Appreciated Real Estate | Simplest form of gift planning (plan now, give later) | Name charity as the beneficiary of the plan | Give old or new policy to charity as beneficiary and owner | Simple gift contact that provides lifetime payments to one or two persons | Trust that pays income for life or term of years to donor and/ Others. Assets benefit charity. | Trust that makes payments to charity for a period of years. Assets pass to heirs |
| What do you want to do? | Maximize the deduction; minimize the gift details | Avoid tax on capital gains; afford a larger gift to charity | Make a substantial gift, avoid capital gains tax, receive a large tax deduction | Make a gift that cost nothing during your lifetime | Avoid double taxation at death; give tax advantage assets to heirs | Make a large gift at little cost | Supplement income with steady payments that are partially tax free | Diversify assets, avoid or defer capital gains tax, secure 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 |
| How do you make the gift? | Write a check or give on-line | Contribute long term appreciated stock or other marketable securities | Donate the property to charity | Name charity in your will or living trust by designating a specific amount or percentage | Name charity as whole or partial successor beneficiary on IRA plan form | Donate a paid-up policy you no longer need or take out a new policy | Establish a gift annuity contract with Foundation that pays a set amount for life. | Create a trust that pays income to donor and/or others, principal goes to charity | Create a trust that pays income to charity, principal to heirs or donor. |

