

# Choose the Gift Plan That Matches Your Goal

Your Gift	Bequest In Will	Revocable Living Trust	Outright Gift of Cash	Outright Gift of Securities	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>	Defer a gift until after your lifetime	Make a revocable gift during your lifetime	Make a quick and easy gift	Avoid tax on capital gains	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>	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	Simply write a check	Contribute long-term appreciated stock or other securities	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>• donation is exempt from federal estate tax</li> <li>• control of asset for your lifetime</li> </ul>	<ul style="list-style-type: none"> <li>• you maintain control of the trust for your lifetime</li> <li>• gift in trust is exempt from federal estate tax</li> </ul>	<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>• 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 fair market value 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>• receive a variable income for life</li> <li>• immediate income tax charitable deduction</li> </ul>	<ul style="list-style-type: none"> <li>• immediate income tax deduction</li> <li>• fixed payments for life, often at a higher rate of return</li> </ul>	<ul style="list-style-type: none"> <li>• current and future savings on income taxes</li> <li>• stable payments for life</li> </ul>	<ul style="list-style-type: none"> <li>• reduces your taxable estate</li> <li>• your family keeps the property, often with reduced gift taxes</li> </ul>