

GIFT PLAN HIGHLIGHTS

	Reduce Income Tax	Minimize/Avoid Estate Tax	Avoid/Defer Capital Gains Tax	Provide Income	Replace Asset Given to Charity	Benefits to You
Outright Gift: Cash	YES	YES	NO	NO	NO	Simple and straightforward... an itemized income tax deduction.
Outright Gift: Appreciated Securities	YES	YES	YES	NO	NO	Dual benefits...relief from income and capital gains taxes.
Outright Gift: Real Estate	YES	YES	YES	NO	NO	A significant income tax deduction for itemizers.
Outright Gift: Collectibles	YES	YES	YES	NO	NO	In the right situation, the full value of the collectible can be deducted.
Retirement Plan Assets	NO	YES	NO	NO	NO	A popular way to make a testamentary gift.
Bequest	NO	YES	NO	NO	NO	Possible estate tax benefits that build your legacy.
Charitable Gift Annuity	YES	YES	POSSIBLY IN PART	YES	NO	Provides two benefits – a deductible gift for itemizers and an annuity.
Living Trust	NO	YES	NO	NO	NO	You name the charitable beneficiary for when the trust terminates.
Charitable Remainder Annuity Trust (CRAT)	YES	YES	YES	YES	NO	Pays a fixed amount every year to beneficiaries and provides a deduction to the donor.

GIFT PLAN HIGHLIGHTS

	Reduce Income Tax	Minimize/Avoid Estate Tax	Avoid/Defer Capital Gains Tax	Provide Income	Replace Asset Given to Charity	Benefits to You
Charitable Remainder Unitrust (CRUT)	YES	YES	YES	YES	NO	Pays an amount every year to beneficiaries and an itemized deduction to the donor.
Family Charitable Lead Trust	NO	YES	DEPENDS ON HOW THE TRUST IS DESIGNED AND FUNDED	NO	NO	A CLT makes it possible to give to charity now and transfer wealth to heirs.
Gift of a Remainder Interest in Real Estate	YES	YES	YES	NO	NO	Creates an itemized deduction while you continue to live in your home.
Donor Advised Fund	YES	YES	YES	NO	NO	Lets you set up an account with an outright gift and make grant recommendations.
Life Insurance	YES	YES	N/A	NO	NO	Opportunity to make a sizeable gift at a lower cost to you.
Wealth Replacement	NO	YES	NO	NO	YES	Give to charity now and benefit heirs by replacing donated assets with life insurance.