

WAYS TO GIVE

GIFT PLANNING QUICK GUIDE

GIFT	HOW AND WHY
OUTRIGHT GIFTS	
Cash/Check	Drop by the office with cash or mail a check with your specified fund name written in the memo line. Or use your credit/debit cards online at GiveToGrant.org/Marketplace and choose a fund you would like to support. It's easy to make a donation like this; plus, get an income tax charitable deduction for the full amount of gift.
Securities	Typically, this is a transfer to charity of an appreciated asset (stocks, bonds) held for more than one year. You'll receive an income tax charitable deduction for the full fair market value of the gift; additionally no capital gains tax payable on assets appreciated value.
Closely Held Stock	Business owner gives stock to charity and then the business may repurchase same stock. Fair market value of stock is deductible as a charitable contribution; donating stock can help you avoid capital gains liability, too.
Tangible Personal Property	You can donate property to charity. Income tax deduction for full market value is available if gift property is used by the charity for its exempt purposes (otherwise, deduction is limited to adjusted cost basis). Qualified appraisals are often necessary.
New Fund	The minimum fund balance for a new fund varies from \$5,000—\$100,000 and we allow 24 months to accrue that total amount. Opening a fund of your own will directly support the cause(s) you are passionate about... forever! See options on the back of this mailing.
REVOCABLE GIFTS	
Bequest	The use will be to direct your donation to a charity upon your death. The estate tax charitable deduction will be for the value of the gift; donor retains use and control of donation intended as bequest gift. This is the most popular form of planned gift. Ask us for a copy of sample bequest language to use in your estate plans.
Revocable Living Trust	You can set up a trust that directs disposition of assets, including gifts to charity; trust can be revoked or changed. Minimize costs and delays of probate; facilitates transfer of assets plan; is private, not public (unlike a will); continuity of asset management in the event of death or disability.
Retirement Plan Assets	Charity named as percentage beneficiary of retirement plan assets. May have estate planning benefits because income in respect of a decedent (IRD) is taxable to heirs, but not to charities.
LIFE INCOME PLANS	
Charitable Gift Annuity	Assets (usually cash or securities) donated to charity in exchange for fixed annuity payments. Current income tax charitable deduction for gift portion of donation; part of payments may be tax-free return of principal; capital gains tax on transfer spread over donor's life expectancy, if donor is annuitant.
Charitable Remainder Annuity Trust (CRAT)	Set up a trust that pays a specific annual benefit for life of beneficiary(ies), or for a period up to 20 years; trust property transferred to charity when benefits end; usually funded with cash or securities. Income tax charitable deduction; possibly avoid capital gains when funded with long-term appreciated property.
Charitable Remainder Unitrust (CRUT)	Similar to CRAT, except income amount varies each year as trust assets are revalued; may be funded with cash, securities, and other assets. Same benefits as CRAT; different payout options (unlike a CRAT).
OTHER GIFTS	
IRA Charitable Rollover	IRA owners 70 1/2 or over may order a distribution from the IRA directly to our organization. Money directed to a qualified charity is excluded from the donor's gross income for federal tax purposes (up to \$100,000), but counts towards the donor's annual RMD.
Donor-Advised Fund	Donor makes irrevocable contribution to a restricted fund maintained by a charitable organization. Income tax charitable deduction for full amount of gift; donor may advise regarding fund distributions, but donor may not place material restrictions on fund. Contact us to set up your own Donor-Advised Fund.
Retained Life Estate	A form of real estate gift in which donor retains right to live in the property for the remainder of life. Income tax charitable deduction based on present value of the remainder interest that will eventually go to charity.
Charitable Lead Trust (CLT)	Charity receives annual trust income; trust principal reverts to donor or beneficiaries at end of trust term. Qualified CLT may qualify for a gift tax or estate tax charitable deduction or for an income tax charitable deduction, depending on type of CLT.
Life Insurance	Give life insurance policy to charity, or designate charity as beneficiary of policy, or use policy as wealth replacement tool in tandem with a CRAT or CRUT. Income tax charitable deduction for donated policy.
Honorary or Memorial Tributes	Make a donation in honor of a special someone who has everything to make them feel extra special. Or, in times of sorrow when a friend or relative passes away. It's a lovely gesture to make a donation in their memory. We'll send the individual or family a card to let them know a donation was made in their honor or memory of their loved one.