

## 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
<b>Outright Gift: Cash</b>	YES	YES	NO	NO	NO	Simple and straight-forward...an immediate income tax deduction.
<b>Outright Gift: Appreciated Securities</b>	YES	YES	YES	NO	NO	Dual benefits...relief from income and capital gains taxes.
<b>Outright Gift: Real Estate</b>	YES	YES	YES	NO	NO	A significant gift that creates a significant income tax deduction.
<b>Outright Gift: Collectibles</b>	YES	YES	YES	NO	NO	In the right situation, the full value of the collectible can be deducted.
<b>Retirement Plan Assets</b>	NO	YES	NO	NO	NO	A popular way to make a testamentary gift.
<b>Bequest (Gift in a Will)</b>	NO	YES	NO	NO	NO	Possible estate tax benefits that build your legacy.
<b>Charitable Gift Annuity</b>	YES	YES	POSSIBLY IN PART	YES	NO	Provides two benefits – a deductible gift and an annuity.
<b>Living Trust</b>	NO	YES	NO	NO	NO	You name the charitable beneficiary for when the trust terminates.
<b>Charitable Remainder Annuity Trust (CRAT)</b>	YES	YES	YES	YES	NO	Pays a fixed annual amount to beneficiaries and provides a deduction to the donor.

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<b>Charitable Remainder Unitrust (CRUT)</b>	YES	YES	YES	YES	NO	Pays a variable annual amount to beneficiaries and provides a deduction to the donor.
<b>Family Charitable Lead Trust</b>	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.
<b>Gift of a Remainder Interest in Real Estate</b>	YES	YES	YES	NO	NO	Creates a deduction while you continue to live in your home.
<b>Donor Advised Fund</b>	YES	YES	YES	NO	NO	Lets you set up an account with an outright gift and make grant recommendations.
<b>Life Insurance</b>	YES	YES	N/A	NO	NO	Opportunity to make a sizeable gift at a lower cost to you.
<b>Wealth Replacement</b>	NO	YES	NO	NO	YES	Give to charity now and benefit heirs by replacing donated assets with life insurance.
<b>IRA Charitable Rollover (Qualified Charitable Distribution)</b>	YES	YES	NO	NO	NO	Helps satisfy required minimum distribution rules and avoids tax on up to \$100,000 transferred to charity.