

# GIVER-CENTRIC GIFT PLANNING

	CASH	SECURITIES	REAL ESTATE	PERSONAL PROPERTY	BEQUEST	RETIREMENT PLAN ASSETS, IRA	LIFE INSURANCE	RETAINED LIFE INTEREST	BARGAIN SALE	CHARITABLE GIFT ANNUITY	CHARITABLE REMAINDER TRUST	CHARITABLE LEAD TRUST
HOW DOES IT WORK?	Give Cash	Give appreciated securities	Give appreciated real estate	Give artwork, collectibles, equipment or other types of tangible property	Simplest form of gift planning ( plan now, give later)	Name NPO as the beneficiary of the plan	Name NPO as beneficiary and owner of the policy Giver owns	Give real estate but keep the right to use and enjoy it for life.	Sell real estate or other valuable property to NPO for less than fair value.	Simple gift contract that provides lifetime payments to one or two persons	Trust that pays income for life or a term of years to giver and/or others. Assets ultimately benefit NPO.	Trust that makes payments to NPO for a period of years. Assets ultimately pass to Giver or heirs.
A GOOD FIT FOR Givers WHO WANT TO...	Maximize the deduction, minimize the gift details	Avoid tax on capital gains; afford a larger gift to NPO	Make a substantial gift, avoid capital gains tax, receive a large income tax deduction	Put assets Giver no longer need or can maintain to good use	Make a gift that cost nothing during Giver's lifetime	Avoid double taxation at death; give tax-advantage asset to heirs	Make a gift at little cost	Make a significant gift that doesn't affect Giver's lifestyle	Make a significant gift that doesn't affect Giver's lifestyle	Supplement income with steady payments that are partially tax-free	Diversify assets, avoid or defer capital gains tax, secure often-greater income and possible inflation protection	Reduce gift and estate taxes on assets Giver passes to heirs; lower income tax liability; retain control of assets
HOW DOES Giver MAKE THE GIFT?	Write a check or give online now.	Contribute long-term appreciated stock or other marketable securities	Donate the property to NOP	Donate tangible personal property related to NPO's tax-exempt function	Name NPO in will or living trust by designating a specific amount or a share of the residue	Name NPO as whole or partial successor beneficiary of your plan's form	Donate a paid-up policy Giver no longer needs	Give real estate to NPO but retain lifetime use	Sign a contract to sell property to NPO at a discounted value	Establish a gift annuity contract with NPO that pays a set income for life	Create a trust that pays income to Giver and/or others: principal (remainder) ultimately goes to NPO	Create a trust that pays income to NPO, principal (remainder) ultimately returns to heirs or Giver
GIVER BENEFITS (and how to describe it to them)												
REDUCE ESTATE TAX	Removes taxable assets from the estate	Removes taxable assets from the estate	Removes taxable assets from the estate	Removes taxable assets from estate	Donation exempt from federal estate tax	Donation exempt from federal estate and income tax	Donation exempt from federal estate tax	Removes taxable assets from estate	Removes gifted portion of value of asset from taxable estate	Removes taxable assets from estate	Removes taxable assets from estate	Can remove taxable assets from estate
REDUCE INCOME TAX	Immediate deduction for full value	Immediate deduction for full value	Immediate deduction for full value	Immediate deduction for full value if NPO can use the asset		Heirs will avoid income tax	Current income tax deduction for paid-up policy.	Deduction for value of the asset, less value of your right to keep using it.	Deduction for gift portion of asset	Deduction for gift portion of asset	Deduction for gift portion of asset	Limited
REDUCE OR ELIMINATE CAPITAL GAINS TAX		Complete Avoidance	Complete Avoidance	Complete Avoidance	Complete Avoidance			Complete Avoidance	Partial Avoidance	Partial Avoidance	Partial Avoidance	Varies
GET INCOME BACK FROM THE GIFT										Fixed payments for life for one or two individuals	Variable or fixed income for life	
GIVE AN ASSET BUT KEEP ENJOYING IT					Control of assets during lifetime	Continue to take withdrawals from plan during lifetime		Use of asset during lifetime				Property reverts to Giver, or to heirs with reduced gift and estate taxes
MORE		Still like the stock? Use cash to buy at today's price and lock in a higher cost basis	Coordinate with charity before making donation	Can be used to make a significant gift without cash outlay	Make a substantial gift when Giver no longer needs the assets	Often overlooked and easily given	Simple to set up, small financial commitment for large ultimate gift.	Coordinate with charity before making donation	Use proceeds to help fund needs at a later stage in life (retirement facility, etc.)	Great retirement income supplement	Significant income and estate tax advantages	Best for assets expected to appreciate rapidly
HOW DOES IT BENEFIT NPO	Delivers immediate benefits	Delivers immediate benefits	Delivers immediate benefits	Delivers immediate benefits	Ensures NPO's future strength	Ensures NPO's future strength	Ensures NPO's future strength	Ensures NPO's future strength	Delivers immediate benefits	Ensures NPO's future strength	Ensures NPO's future strength	Delivers immediate benefits