



## ~Ways to Give ~

### **Bequests**

Leave your legacy by making a gift in your will to friends, family and charitable organizations. A bequest is one of the simplest ways to give to remember those causes you care about most.

### **Retained Life Estate**

One of your valued possessions, your home, can become a valued gift to us even while you are still living in it, and even if you want your spouse or other survivor to live there for life. This arrangement is called a retained life estate.

### **Charitable Gift Annuity**

The concept of charitable gift annuity in America dates back to 1843, when a merchant in Boston first donated a gift of money to the American Bible Society in exchange for a flow of income. Today, the concept includes valuable tax benefits for donors. But perhaps more valuable than the financial advantages is the satisfaction donors gain by helping to continue our mission and good works.

### **Charitable Remainder Trust**

What are your plans for the future? While there is no single way to achieve all of your personal and financial goals, there is one strategy that can meet many of your needs. It's called a charitable remainder trust. In the right circumstances, this plan can increase your income, reduce your taxes, unlock appreciated investments, rid you of investment worries and ultimately provide very important support.

### **Charitable Lead Trust**

If your goal is to provide an inheritance for your children, but you would also like to make a significant charitable gift through your estate, find out how a charitable lead trust can help you satisfy both objectives. It's a charitable lead trust that can provide a significant charitable gift through your estate and provide an inheritance to your children.

## ~ What to Give ~

### **Gift of Cash**

The simplest way to give. However, you can deduct a cash gift for income tax purposes only in the year in which you contribute it. Your cash gifts are deductible up to 50 percent of your adjusted gross income for the taxable year, but any excess is deductible over the next five years.

### **Gifts of Life Insurance**

You can donate a life insurance policy to us or simply name us as the beneficiary. For the gift of a paid-up policy, you will receive an income tax reduction equal to the lesser of the cash value of the policy or the total premiums paid. To qualify for the charitable contribution deduction on a gift of an existing policy, you must name us as owner and beneficiary.

### **Gifts of Retirement Plan Assets**

Did you know that nearly half of your retirement plan assets can be eaten away by taxes at your death? Learn how to preserve more of your estate for the people and organizations that matter most in your life.

### **Gifts of Real Estate**

If you own property that is fully paid off and has appreciated in value, an outright gift may be the simplest solution. You can deduct the fair market value of your gift, avoid all capital gains taxes and remove the asset from your taxable estate. You can transfer the deed of your home or farm to us now and keep the right to use the property for your lifetime and that of your spouse.

### **Gift of Securities: Closely Held Stock**

Closely held stock, that which is not publicly traded, can also be used as a charitable gift even if you want to maintain a control position in the stock.

### **Gifts of Securities**

The best stocks to donate are those that have increased greatly in value, particularly those producing a low yield. Even if it is stock you wish to keep in your portfolio, by giving us the stock and using cash to buy the same stock through your broker, you will have a new higher basis in the stock.