



**Making A Planned Gift – The Methods**

Type of Gift	Donor Profile	Benefits to the Donor	Benefits to (INSERT YOUR ORGANIZATION'S NAME HERE)
<b>Bequests</b>	<b>Any age</b> <ul style="list-style-type: none"> <li>Would like to make a substantial gift</li> <li>Needs cash flow today</li> <li>Wishes to retain assets</li> </ul>	<ul style="list-style-type: none"> <li>Gift can be changed at any time</li> <li>Costs nothing other than legal fees that would be charged for Will anyway</li> <li>Gift not made from current income</li> <li>Donor retains use of assets</li> <li>Tax savings for estate</li> <li>Recognition if we are notified of bequest</li> </ul>	<ul style="list-style-type: none"> <li>Larger gifts – bequests are usually many times larger than lifetime gifts</li> <li>Cost effective way to fundraise</li> <li>Establishes relationship with donor</li> <li>May establish future relationship with donor's family</li> </ul>
<b>Gifts of Publicly Traded Securities</b>	<b>Any age</b> <ul style="list-style-type: none"> <li>Would like to make a gift</li> <li>Owns portfolios of publicly traded securities and mutual funds</li> <li>Would like to take advantage of an opportunity to eliminate tax</li> </ul>	<ul style="list-style-type: none"> <li>Substantial tax advantages</li> <li>Opportunity to give a major gift</li> <li>Can be recognized while living</li> <li>Easy transaction</li> </ul>	<ul style="list-style-type: none"> <li>An immediate gift</li> <li>Easily handled</li> <li>Can recognize donor while living</li> </ul>
<b>Life Insurance</b>	<b>30 – 50 years of age</b> <ul style="list-style-type: none"> <li>Building up their assets and yet would like to make a substantial gift</li> <li>Committed to paying the insurance premiums</li> </ul>	<ul style="list-style-type: none"> <li>Donor saves tax dollars today</li> <li>Donor can make a substantial gift later by making small premiums now</li> <li>Estate is not diminished by making a gift</li> <li>Privacy</li> <li>Cannot be contested</li> <li>Donor can be recognized while living</li> </ul>	<ul style="list-style-type: none"> <li>Assigned policies cannot be changed</li> <li>No delay in payment</li> <li>May take advantage of loan / dividend value of policy</li> <li>Can recognize donor while living</li> </ul>
<b>Gift Plus Annuities</b>	<b>Seniors</b> <ul style="list-style-type: none"> <li>Would like to make a gift</li> <li>Concerned with level of income</li> <li>Concerned with tax savings</li> <li>Concerned with reduction of capital to give a gift</li> </ul>	<ul style="list-style-type: none"> <li>Guaranteed income</li> <li>Income may be all or partially tax-free</li> <li>No need to worry about interest rates</li> <li>No need to worry about investment management</li> <li>Donor makes a gift while living</li> <li>Can be recognized while living</li> </ul>	<ul style="list-style-type: none"> <li>An immediate gift</li> <li>If the donor dies during the guarantee period, we receive the remaining payments</li> <li>Can recognize donor while living</li> </ul>
<b>Charitable Remainder Trusts</b>	<ul style="list-style-type: none"> <li><b>Age 60+</b></li> <li>Would like to make a gift</li> <li>Affluent, interested in saving taxes</li> <li>Unwanted investment responsibility</li> <li>Privacy and Will challenge issues</li> </ul>	<ul style="list-style-type: none"> <li>Tax advantages</li> <li>Lifetime income</li> <li>Freed from investment decisions</li> <li>Avoids probate fees</li> <li>Can be recognized while living</li> </ul>	<ul style="list-style-type: none"> <li>Gift is guaranteed and cannot be changed</li> <li>Proceeds are immediate upon death</li> <li>Can recognize donor while living</li> <li>Possibilities of a major gift later</li> </ul>
<b>Gifts of Residual Interest</b>	<ul style="list-style-type: none"> <li><b>Age 60+</b></li> <li>Would like to make a gift</li> <li>Upper income</li> <li>Does not wish to change lifestyle</li> <li>But would like to make a substantial gift</li> </ul>	<ul style="list-style-type: none"> <li>Tax advantages</li> <li>Retains possession of asset</li> <li>Gift not subject to probate</li> <li>Can be recognized while living</li> </ul>	<ul style="list-style-type: none"> <li>Gift cannot be changed</li> <li>Over time, assets will usually appreciate</li> <li>Can recognize donor while living</li> <li>Free to use property or sell it after donor's death</li> </ul>
<b>Gifts of Real Estate</b>	<ul style="list-style-type: none"> <li><b>Age 70+</b></li> <li>Would like to make a gift</li> <li>Upper income</li> <li>Wishes tax advantages while living</li> </ul>	<ul style="list-style-type: none"> <li>Tax advantages</li> <li>Reduction of expenses</li> <li>Can be recognized while living</li> </ul>	<ul style="list-style-type: none"> <li>Gift cannot be changed</li> <li>Immediate gift</li> <li>Can recognize donor while living</li> </ul>



<b>Gifts of Registered Assets</b>	<ul style="list-style-type: none"><li>○ <b>Any age</b></li><li>○ Would like to make a gift</li><li>○ Upper income</li><li>○ Wishes tax advantages for estate</li></ul>	<ul style="list-style-type: none"><li>○ Tax advantages</li><li>○ Can be recognized while living</li></ul>	<ul style="list-style-type: none"><li>○ Can recognize donor while living</li></ul>
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