

PLANNED GIVING **Pocket Guide**

—— for ——

*Volunteers,
Board Members &
Philanthropists*

- ▶ Handy
- ▶ Authoritative
- ▶ Up to Date



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Disclaimer

This publication is designed to serve as an educational tool, not as a legal guide. The publication is intended to provide an accurate overview of certain charitable gift plans. It is not intended to provide legal, tax, investment, or other professional advice, and it may not be relied on for such advice. For assistance in specific cases, obtain the services of a competent attorney or other professional advisor.

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Introduction

Welcome to your handy, practical Guide to what planned gifts, through philanthropic planning, can do for you, your family and your heirs as well as the nonprofit organizations you wish to support.

In this Guide we purposely cover the basics without getting bogged down in technical details. Each gift description features a helpful visual illustration, a quick summary, and a discussion of how the gift works, all developed with you in mind.

Our goal with this publication is to illustrate the different choices so you can consider your options. Outright, estate, or life income gifts? You don't have to be a lawyer or an accountant to understand them when you have this Guide in hand.

We explain in everyday language how planned gifts can help you make a more transformational difference in the lives of others while securing your future as well as that of your loved ones.

Please contact your professional advisors or favorite charities for more information.

Viken D. Mikaelian
CEO, PlannedGiving.com





Gifts “Anyone Can Make”

You can designate a nonprofit organization to receive estate assets in the future, or you can make immediate gifts of assets that are “out of sight, out of mind.”

We call these Gifts “Anyone Can Make” because you can make them now without impacting your cash flow, lifestyle, or family security.

You can take advantage of a gift that costs nothing during your lifetime by naming an organization as a beneficiary of *a will or trust* or a *life insurance policy*.

You can also receive special tax benefits by naming an organization as a beneficiary of a *retirement plan*.

You may also make a gift from current, “out of sight, out of mind” assets that will produce an *immediate benefit* in the lives of others.

By donating unused *real estate, tangible personal property, appreciated stock, a life insurance policy, or business interests*, you may enjoy current tax benefits while providing the organization immediate assets.

These gifts carry special tax savings for you, which means that your real cost of making a gift is usually much less than the benefits you provide to others.

Gifts From Your Will or Trust (Bequests)

Make a simple designation in your will. It does not affect your cash flow during your lifetime and is easy to revoke if your situation changes.



Don't you wish you could give more to your favorite cause? You certainly can, and with a gift that has no financial impact. It's as easy as naming the nonprofit as a beneficiary in your will or living trust.

Your assets are yours during your lifetime; you can change your mind about your gift at any time; and you can designate your gift to the nonprofit's mission that's most important to you.

How do you begin? Easy. Your favorite charity can provide a model bequest language for your will. If you already have a will, you can add the charity as a beneficiary with a one-page "codicil." The nonprofit or your lawyer can help you draft one.

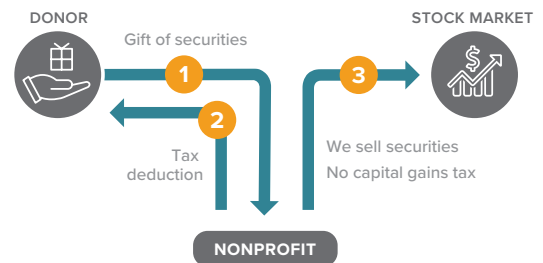
Many people make large and small gifts through their estates over time. Each is unique to the person who made it. Yet all are vital.

By naming a nonprofit as a beneficiary in your will or trust ensures that the organization you admire and support can continue to do good work for years to come.



Gifts of Stock and Appreciated Assets

Did you know giving stock can be more beneficial than giving cash?



Consider giving appreciated stocks, bonds, or mutual funds to support a nonprofit's charitable mission without affecting your cash flow.

A cash gift and a gift of equal value stocks or mutual funds usually generate the same charitable deduction.

The IRS will allow you to avoid all capital gains tax on any increase in value since you bought the stock.

Using stock instead of cash saves you money because capital gains taxes are avoided. "Buy low, give high" makes perfect sense.

It's a great way to support a future charitable cause without affecting your current finances. To donate stock, simply contact your broker or the charity.