

TYPES OF PLANNED GIFTS

	GIVING VEHICLES	DESCRIPTION	BENEFITS TO DONOR
GIFTS THAT HELP NOW	Outright Gifts	Cash, stock, bonds, collections, equipment, and land IRA Charitable Rollover	Income tax deduction/escape capital gains tax. IRA Charitable Rollover: At age 70 1/2 , tax law requires one to withdraw annually from traditional IRAs and employer-sponsored retirement plans. Tax-free if DIRECTLY transferred from IRA to charity.
	Charitable Lead Trusts	Pays income to charity for term or life; assets revert to the donor or heirs	Allows donor to pass on assets to family members with significant estate and gift tax savings.
GIFTS THAT HELP LATER	Bequests in Wills and/or Trusts	Donor names charity in will or trust	Provides for family first. Estate tax deduction full amount of bequest.
	Life Insurance	Gift of old or new policy with charity as owner and/or beneficiary	Donor makes a large gift with little cost. Income tax deduction for cash value and/or premiums paid. No estate tax.
GIFTS THAT PAY INCOME	Charitable Gift Annuities	Charity annually pays the donor a fixed % of gift amount annually.	Fixed life income for life to donor and/or others. Portion of each payment is free from income tax. Partial income tax deduction. Potential capital gains tax savings.
	Charitable Remainder Trust	Pays fixed income (\$ amount) to the donor and/or others for life or term up to 20 years. Remainder to charity(ies).	Fixed annual income. Partial income tax deduction. No capital gains tax when donated assets are sold. Estate tax savings

You should always consult your attorney, an estate planner, and/or wealth advisor when considering a gift to Nerinx Hall or any charity.