

Estate Planning Opportunities

YOUR GIFT	YOUR GOAL	HOW IT WORKS	YOUR BENEFITS
WILL BEQUESTS	<ul style="list-style-type: none"> • Make a gift to HIES upon your death • Retain control of your assets during life 	<ul style="list-style-type: none"> • Designate HIES as a beneficiary of your will, trust, or other vehicle 	<ul style="list-style-type: none"> • Estate tax charitable deduction • Life use and ownership of asset
RETIREMENT PLAN BENEFICIARY DESIGNATION	<ul style="list-style-type: none"> • Make a gift to HIES upon your death • Avoid future tax on withdrawals by estate/heirs 	<ul style="list-style-type: none"> • Contact your plan administrator and name HIES as beneficiary to all/part of your retirement account 	<ul style="list-style-type: none"> • Amount is not counted as income for taxation • Avoid federal estate tax
IRA CHARITABLE ROLLOVER	<ul style="list-style-type: none"> • Make a gift to HIES upon your death • Utilize an existing asset to meet charitable goal 	<ul style="list-style-type: none"> • Contact your IRA custodian and request transfer of up to \$100,000 to HIES. This distribution is not deductible, but does not count as income 	<ul style="list-style-type: none"> • Avoid increased income and medicare taxes
WHOLE LIFE INSURANCE	<ul style="list-style-type: none"> • Make a gift to HIES upon your death • Utilize an existing asset to meet charitable goals 	<ul style="list-style-type: none"> • Name HIES as a beneficiary on all/part of your policy OR transfer ownership for a tax deduction for premiums 	<ul style="list-style-type: none"> • Potential charitable deduction • Potential growth in amount of gift
LAND, BUILDINGS, AND HOMES	<ul style="list-style-type: none"> • Reduce current expenses for cost of ownership • Utilize an existing asset to meet charitable goals • Property can be transferred to a trust, providing cash flow 	<ul style="list-style-type: none"> • Transfer property to HIES or trust. Property will be sold tax-free. <i>*Property must meet HIES' criteria.</i> 	<ul style="list-style-type: none"> • Charitable deduction • Avoid capital gains tax • Potential income for life or term of years