

Planned Giving Opportunities Guide



**Include Your Favorite
Cause in
Your Estate Plan**

Gift Options

Bequests (Will or Trust)

- Flexible option—you control the amount, can be changed anytime, and costs nothing today
- Specific dollar amount: e.g., I give \$25,000 to my favorite organization
- Percentage of estate: e.g., I give 10% of my estate to my favorite organization
- Remainder: e.g., After providing for my family, I give the remainder to my favorite organization

Beneficiary Designations

- Name a charity on your retirements plans, IRA, 401(k), life insurance, or bank accounts
- Quick to set up—contact your financial institution; Consult your professional advisors
- Can designate primary or contingent beneficiary
- IRAs and retirement accounts to charity avoid income taxes that some heirs may have to pay

Real Estate

- Outright: Donate property now—immediate tax deduction
- Leave real estate in your will or trust
- Bargain sale: Sell property to charity below market value—part gift, part sale
- Retained life estate: Transfer house to a nonprofit, get a tax deduction now, and keep living in it

Business Interests

- Retirement: Transitioning out of your business
- Merger, sale, liquidity event: Converting business equity to charitable impact
- Donate business interests before a sale to maximize tax benefits while supporting your mission

Non-Cash Assets

- Stocks, bonds, mutual funds (avoid capital gains taxes)
- Art, collectibles; Cryptocurrency
- Intellectual property/royalties

Make an Impact

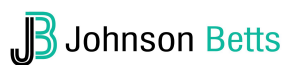
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Disclaimer: This guide is for informational purposes only. No legal advice is provided. Consult your professional advisors about your particular situation.

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Life Income Gifts & Additional Options

Charitable Gift Annuity (CGA)

- Make a gift and receive fixed payments for life
- Immediate charitable tax deduction
- After your lifetime, remainder supports your chosen charity

Charitable Remainder Trust (CRT)

- Create a trust that pays you (or heirs) income for a set period, and get income tax deduction now
- Ideal for appreciated assets; Avoid capital gains tax on sale of assets
- Charitable Remainder Annuity Trust (CRAT); Charitable Remainder Unitrust (CRUT)

Charitable Lead Trust (CLT)

- Provides income to charity for a set period
- After trust term ends, remaining assets go to your heirs
- Great way to reduce estate taxes while supporting causes you love

Other Ways to Give

Donor Advised Fund (DAF)

- Make a contribution now, recommend grants to charities over time
- Immediate tax deduction when you contribute
- Can name DAF as beneficiary in your estate plan

Qualified Charitable Distribution (QCD)

- 70½ or older with an Individual Retirement Account (IRA)
- Transfer up to \$108,000/year directly from IRA to charity; Not included in taxable income
- Use IRA funds for a one-time life income gift up to \$54,000 – CGA, CRT
- 73 or older: Counts toward your Required Minimum Distribution (RMD)
- 2025 amounts listed [here](#)

Getting Started

- Think about what you want to accomplish for your family and favorite causes
- Review what assets you have—cash, property, retirement accounts, business interests
- **Consult with your financial, legal, tax, and nonprofit advisors**

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