

## PLANNING STRATEGIES

### Find a plan that's right for you.

First of all, thank you for considering a gift to help serve the poor and provide others with the opportunity to serve. We know you support our work because you believe in what we do, and because you want to help make a difference in the lives of others. But we'd also like to make you aware of some ways your gift may benefit you and your loved ones.

How does this happen? You may be surprised to learn that many gift types offer financial and tax benefits.

### You Have Options

You are probably familiar with outright gifts, such as cash or a check, which you make today and we can use right away. But sometimes an immediate gift isn't the best option, especially if you feel unsure about giving up assets today that you and your loved ones might need in the future.

A planned gift is a perfect solution to this problem. There are many different types of planned gifts and each offers unique advantages. Some planned gifts are revocable—a gift in your will or living trust, for example—so you can change your mind at any time.

Or, they can be irrevocable—just as outright gifts are—so that you benefit from an income tax charitable deduction when you itemize.

Irrevocable planned gifts are attractive because they are deferred. You part with an asset today, but the actual giving of the asset to us is put off for a while—often until after your lifetime (and that of a surviving beneficiary, if you wish). Until that time, you enjoy the benefits from the gift.

For example, with a charitable remainder trust, you receive lifetime income from the asset after it's placed in a trust, and then we receive the remainder of the trust after your lifetime. Or, you could deed us a remainder interest in your home and still retain the right to live in it for life.

The key feature of planned gifts like these is that they provide important benefits to you as well as St. Vincent de Paul.

### Learn More

We've designed the chart inside to summarize the benefits of several common charitable gifts. Just think of what you want to accomplish with your gift, and there's probably a way to do it!

We're here to answer any questions you might have about planned giving. We can examine your particular situation and, together with your attorney and/or financial advisors, help you find ways to support our mission while ensuring your family's financial security. Please call us for more information.

### Join With Other Supporters to Increase Your Impact

Over the years, supporters like you have selflessly given their time, talent and assets to serve the poor. Each contribution has allowed us to sustain a growing level of support that secures our long-term financial stability.

If you feel strongly about our charitable work and would like to join with other supporters who share your values, we hope you'll consider joining our Circle of Angels.

The Society of St. Vincent de Paul's Circle of Angels honors and celebrates all those who have made planned gifts to the Society through their wills, trust, by beneficiary designation on retirement account or life insurance policy, or through a life income gift such as a charitable gift annuity.

If you have already made a gift to support St. Vincent de Paul, please let us know so that we can properly thank you and welcome you into our Circle of Angels.



Outside

**THE SOCIETY OF ST. VINCENT DE PAUL**

**CREATE A LEGACY**

**FEED. CLOTHE. HOUSE. HEAL.**

**svdplegacy.org**

**602.266.4483**



## CHOOSE THE GIFT PLAN THAT MATCHES YOUR GOALS

|  | Your Gift  | Your Goal   | How You Make the Gift   | Your Benefits  |
|--|--|---|---|--|
| <b>Simple Gifts Anyone Can Make</b>  | <b>Your Will or Living Trust<br/>A Beneficiary Designation</b>                   | <ul style="list-style-type: none"> <li>» Defer a gift until after your passing.</li> <li>» Maintain control of your assets during your lifetime.</li> </ul>                 | <ul style="list-style-type: none"> <li>» Work with your attorney to add a gift in your will or living trust detailing your donation to St. Vincent de Paul.</li> <li>» Designate the Society of St. Vincent de Paul as beneficiary of a percentage of your estate, retirement plan, savings or brokerage account, or life insurance policy.</li> </ul>  | <ul style="list-style-type: none"> <li>» Maintain your current lifestyle while making a meaningful gift to support the Society of St. Vincent de Paul.</li> <li>» Enjoy flexibility to change your plans as life changes.</li> <li>» Pass your remaining assets tax-free to St. Vincent de Paul to help those in need.</li> </ul>                    |
| <b>Gifts of Assets</b>   | <b>Stock or Other Securities<br/>Real Estate<br/>Personal Property</b>           | <ul style="list-style-type: none"> <li>» Make a gift now and receive benefits.</li> <li>» Make a larger gift with little or no effect on cash flow.</li> </ul>              | <ul style="list-style-type: none"> <li>» Give stock or securities that have increased in value directly to the Society of St. Vincent de Paul.</li> <li>» Donate your residence farm or commercial property subject to acceptance committee guidelines.</li> <li>» Donate tangible personal property such as art, collectibles or other items of value.</li> </ul>  | <ul style="list-style-type: none"> <li>» Avoid capital gains taxes on assets that have increased in value.</li> <li>» Eliminate the expense of insuring or maintaining assets you no longer need.</li> </ul>   |
| <b>A Gift That Pays You</b>  | <b>Charitable Gift Annuity</b>   | <ul style="list-style-type: none"> <li>» Supplement your retirement income with steady payments.</li> <li>» Receive payments that are partially income tax-free.</li> </ul> | <ul style="list-style-type: none"> <li>» Make a donation of cash or securities to benefit the Society of St. Vincent de Paul through a simple exchange for fixed payments for life.</li> </ul>  | <ul style="list-style-type: none"> <li>» Qualify for an income tax charitable deduction.</li> <li>» Enjoy tax savings on a portion of each payment you receive throughout your life expectancy.</li> <li>» Receive fixed payments for life.</li> <li>» What is left of your gift after your passing supports the work St. Vincent de Paul</li> </ul> |
| <b>A Flexible Gift That Pays Income</b>                                    | <b>Charitable Remainder Unitrust<br/><br/>Charitable Remainder Annuity Trust</b> | <ul style="list-style-type: none"> <li>» Supplement your own retirement income or that of someone else.</li> </ul>  | <ul style="list-style-type: none"> <li>» Your transfer cash, securities or other appreciated property into a charitable remainder trust. The trust pays either a variable (unitrust) or a fixed (annuity trust) amount each year to you, or another beneficiary if you choose, for a lifetime or a term up to 20 years. When the term is up, the balance goes to the Society of St. Vincent de Paul.</li> </ul> | <ul style="list-style-type: none"> <li>» You can make a generous gift to the Society of St. Vincent de Paul, receive an income tax deduction for the charitable portion of your gift and eliminate capital gains tax at the time of the gift when the trust is funded with appreciated assets.</li> </ul>  |
| <b>Gifts That Reduce Gift and Estate Taxes on Asset You Pass to Family</b> | <b>Charitable Lead Unitrust<br/><br/>Charitable Lead Annuity Trust</b>           | <ul style="list-style-type: none"> <li>» Provide a revenue stream to The Society of St. Vincent de Paul.</li> </ul>   | <ul style="list-style-type: none"> <li>» Your transfer securities or other appreciating property into a charitable lead trust. The trust pays either a variable (unitrust) or fixed (annuity trust) amount each year to the Society of St. Vincent de Paul for a lifetime or term of years. The balance then passes to your heirs.</li> </ul>   | <ul style="list-style-type: none"> <li>» Support the Society of St. Vincent de Paul during your lifetime, reduce your taxable estate and often reduce gift taxes.</li> </ul>   |