

Planned Giving

Gift Plan	Your Goal	How You Make The Gift	Your Benefits
Bequest In Will	Defer a gift until after your lifetime	Name us in your will (designate a specific amount, a percentage or a share of the residue)	<ul style="list-style-type: none"> • Donation is exempt from federal estate tax • Control of asset for your lifetime
Charitable Gift Annuity	Supplement income with steady payments that are partially tax-free	Enter a charitable gift annuity contract with us that pays a set amount for one or two lives	<ul style="list-style-type: none"> • Current and future savings on income taxes • Stable payments for life
Charitable Lead Trust	Reduce gift and estate taxes on assets you pass to children or grandchildren	Create a charitable trust that pays fixed or variable income to us for a specific term of years; principal is retained for heirs	<ul style="list-style-type: none"> • Reduces your taxable estate • Your family keeps the property, often with reduced gift taxes
Charitable Remainder Unitrust	Create a hedge against inflation over the long term and supplement your retirement income	Create a trust that pays a fixed percentage of trust's assets as revalued annually	<ul style="list-style-type: none"> • Receive a variable income for life • Immediate income tax charitable deduction
Charitable Remainder Annuity Trust	Secure a fixed income and supplement your retirement funds	Create a charitable trust that pays you a set income annually	<ul style="list-style-type: none"> • Immediate income tax deduction • Fixed payments for life, often at a higher rate of return
Revocable Living Trust	Make a revocable gift during your lifetime	Name us the beneficiary of assets in a living trust	<ul style="list-style-type: none"> • You maintain control of the trust for your lifetime • Gift in trust is exempt from federal estate tax
Gift Retained Life Estate	Give your personal residence, vacation home or farm now but continue to live there	Deed ownership of your home to us but retain occupancy	<ul style="list-style-type: none"> • Valuable charitable income tax deduction • Lifetime use of residence

To request a free estate planning guide or for more information contact Mary Gravenish at 651-345-6707.