

Gifts that Benefit Charity Immediately

	Cash	Securities	IRA Distribution (QCD)	Real Estate	Personal Property	Bargain Sale	Charitable Lead Trust
How Does it Work?	Give cash; or write a check	Transfer or give appreciated securities to Charity	Direct transfer from IRA to Charity up to \$100,000. Must be 70 ½ years old.	Give appreciated real estate	Give artwork, collectables, equipment, or other types of tangible property	Sell real estate or other valuable property to Charity for less than market value	Trust that makes payments to Charity for a period of years. Assets ultimately pass to donor or heirs
What do you want to do?	Maximize charitable deduction	Avoid tax on capital gain; make a larger gift to Charity	Make a gift using IRA assets without claiming distribution as taxable income	Make a large gift and avoid capital gains tax	Put assets you no longer need or can maintain to a good use	Make a gift and receive partial payment	Reduce gift and estate taxes on assets you pass to heirs; lower income tax liability; retain control of assets
How do you make the gift?	Write a check; give on-line; or send cashier's check to Charity	DTC transfer or use a "stock power" to contribute long-term appreciated stock/mutual fund to Charity	Contact IRA custodian and ask for Qualified Charitable Distribution of any amount up to \$100,000 to Charity	In consultation with Charity officials, deed or quitclaim the property to Charity	In consultation with Charity officials, donate tangible personal property related to Charity's tax-exempt purpose	Sign a contract to sell property to Charity at a discounted price	Create a trust that pays income to Charity, remainder returns to heirs or donors
DONOR	BENEFITS						
Reduce estate tax	Removes taxable assets from estate	Removes taxable assets from estate	Removes estate taxable and ordinary income taxable (IRD) assets from estate	Removes taxable assets from estate; eliminates management	Removes taxable assets from estate	Removes gifted portion of value from taxable estate	Removes taxable assets from estate
Reduce income tax	Immediate deduction for full value	Immediate deduction for full value	No charitable deduction	Immediate deduction for full value	Immediate deduction for full value if Charity can use the asset	Deduction for gift portion of asset	Limited
Reduce or eliminate capital gains tax	N/A	Complete avoidance	Considered cash contribution	Complete avoidance	Complete avoidance	Partial avoidance	Varies
Get income back from gift	N/A	N/A	N/A	N/A	N/A	Based on agreement	N/A
Give an asset and keep enjoying it	N/A	N/A	N/A	N/A	N/A	N/A	Property reverts to donor or to heirs with reduced gift and estate taxes
More	N/A	Use cash to buy back at today's price and lock in higher cost basis	Reduces value of IRA and meets required minimum distributions. Some restrictions apply.	Coordinate with Charity before making donation	Can be used to make a significant gift without cash outlay	Use cash proceeds to fund needs at later stage of life	Best for assets expected to appreciate rapidly. Typically used for large estates.

Gifts that Benefit Charity in the Future

	Bequest	Retirement Plan Assets, IRA	Life Insurance	Retained Life Estate	Charitable Gift Annuity	Charitable Remainder Trust
How Does it Work?	Simplest form of deferred gift made through Will or Trust	Name Charity as beneficiary (full or partial) of a retirement plan	Give old or new policy with Charity as beneficiary and owner	Give real estate but keep the right to use and enjoy it for life	Simple gift contract that provides lifetime payments to one or two individuals	Trust that pays income for life or a term of years to donor and/or others.
What do you want to do?	Make a gift that costs nothing during your lifetime	Avoid double taxation at death; give tax advantaged assets to heirs	Make a large gift a little upfront cost	Make a significant gift without changing your lifestyle	Supplement income with steady payments that are partially tax-free	Diversify assets, avoid or defer capital gains tax, secure often greater income and possible inflation protection
How do you make the gift?	Name Charity in Will or Trust by designating a specific amount or percent of estate	Name Charity as full or partial beneficiary on your plan's form	Donate a paid-up policy you no longer need or purchase a new policy	Give real estate to Charity but retain the right to live in it	Establish a gift annuity contract with Charity* and fund it with cash, appreciated securities or other marketable asset	Create a trust that pays income to donor and/or others; remainder goes to Charity
DONOR	BENEFITS					
Reduce estate tax	Donation is exempt from federal estate tax	Donation is exempt from federal estate and income tax	Donation is exempt from federal estate tax	Removes taxable asset from estate	Removes taxable asset from estate	Removes taxable assets from estate
Reduce income tax	N/A	Heirs will avoid income tax on amount designated	Current income tax deduction on paid-up policy. Future deductions for premiums	Deduction for value of asset; less value of right to continue to use it	Deduction for gift portion of asset	Deduction for gift portion of asset
Reduce or eliminate capital gains tax	Complete avoidance	N/A	N/A	Complete avoidance	Partial avoidance; spread ratably over lifetimes	Partial avoidance
Get income back from gift	N/A	N/A	N/A	N/A	Fixed payment for one or two individuals; beginning now or in the future	Variable or fixed for life or term of years
Give asset and keep enjoying it	Continue to control assets during lifetime	Continue to take withdrawals from plan during lifetime	N/A	Use of asset during lifetime	N/A	N/A
More	Make substantial "legacy" gift at end of lifetime when donor no longer needs asset(s)	Smart, simple, tax advantaged way to make a bequest and leave a legacy	Simple to set-up; small financial commitment for large legacy gift	Coordinate with Charity before making donation. Need to set up maintenance agreement.	Great retirement income supplement. *Not all charities offer CGAs. Check with local Community Foundation.	Significant income and estate tax advantages