

ago to fund their children's college education. Now that their children are grown and out of school, the Hansons decide to use the cash value of the policy to make a memorial gift in honor of their parents to their favorite charity.

Giving While Receiving Income

You can make a substantial charitable gift now and receive payments for life or a set period of time. Assets remaining when the payment period is over will go to your chosen charity.

These gift plans often result in tax benefits, such as preferential treatment of capital gains and an income tax charitable deduction, and can also be an excellent way to provide income for yourself or loved ones who depend on you for financial support.

An example: Mrs. Blake recently retired. After consulting with her advisors, she makes a gift of highly appreciated securities and, in return, receives fixed payments for the rest of her life, with the remainder benefitting her favorite charity. She is delighted to learn she will also receive a substantial charitable income tax deduction in the year she arranges the gift.

Learn More

The ideas presented here are just a few of the ways you can support the causes you care about. There are many ways you can make a difference with your giving.

We will be pleased to provide you or your advisors with more information as you consider your plans.



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FIVE WAYS

To Make the Most of Your Gifts



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The gifts you make to the causes you care about say a lot about you and the life you live.

Peace of mind comes from knowing you have prepared for your future and taken care of the needs of those who are important to you, like your family, friends and even your charitable interests.

In this brochure, we outline some of the ways to make the most of your charitable giving.

Giving Through Your Will and Other Long-Range Plans

Everyone should have an estate plan. A well-drafted will or living trust can ensure your loved ones will be provided for and that your charitable goals will be met.

You can continue to support the causes you care about by giving through your will in the following ways:

- Part or all of the residue of your estate (what remains after all beneficiaries have received their bequests).
- A percentage of your estate.
- A designated amount.
- Specific property such as stocks, bonds or real estate.

- A blended bequest—a specified amount plus a percentage or all of the residue.

An example: Mr. and Mrs. Morris want to continue supporting their favorite charity after their lifetimes. In their wills, the couple names the charity to receive the remainder of their estate after their loved ones have been provided for.

Giving Securities

More and more people are giving stocks, bonds and mutual funds to charity. By giving securities instead of cash, you may benefit from tax savings that would allow you to make a larger charitable gift at the same cost to you.

An example: Ms. Johnson has been making annual gifts to her alma mater for several years. This year she decides to give stock that is worth more than she paid for it instead of writing a check. Because she has held the stock for more than a year, Ms. Johnson will not owe capital gains tax on the appreciated value, and she may also claim an income tax charitable deduction for the full fair market value of the stock.

Giving Through Retirement Plans

You might be able to make a larger gift than you thought possible by giving “what’s left” in your retirement account or pension plan. This allows you to maintain control of your retirement funds during your lifetime and make a charitable gift after providing for yourself and your loved ones.

An example: Though Mr. Thomas has saved for retirement, he is concerned he will not have enough money for the future, including supporting his favorite charity. After meeting with his advisor, he decides to name the charity as a beneficiary of what remains in his retirement plan after his lifetime.

Giving Life Insurance

People often have a life insurance policy they purchased to protect children who are now grown, family members who have predeceased them or to fund now-completed educational plans. Such unneeded policies, which may have a significant cash value, make excellent charitable gifts.

An example: Dr. and Mrs. Hanson purchased a life insurance policy years