

# Planned Giving Overview

*The goal of planned giving is to help donors plan their estates and charitable giving in ways that benefit both family and charity. The federal tax code allows for several trusts and gift agreements that are used in making these planned gifts to charity and that provide some tax benefits for donors.*

*Therefore, the study and practice of planned giving is twofold. It involves knowledge of people and their needs as well as knowledge of taxation and the gift agreements available to fill those needs.*

## Request Further Information

I have reviewed your brochure on Planned Giving and:

- I would like to speak with someone who can provide additional giving information.
- I would like to receive information on other charitable giving methods.

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

State / Zip \_\_\_\_\_

Home Phone \_\_\_\_\_

Work Phone \_\_\_\_\_

E-mail \_\_\_\_\_

*(Please complete and return. All inquiries are treated with complete confidence.)*

# Putting the Pieces Together



# A Guide to Planned Giving

Courtesy of:

Endow Partnership  
Program of  
**Endow San Diego**

2508 Historic Decatur Road, Suite 200  
San Diego, CA 92106  
Phone 619-235-2300  
[www.sdfgift.org](http://www.sdfgift.org)

YOUR GIFT	YOUR GOAL	HOW IT WORKS	YOUR BENEFITS
<b>Bequest</b>	<ul style="list-style-type: none"> <li>• Maintain control of your assets during life</li> <li>• Make a gift to charity at your death</li> </ul>	You designate our organization as the beneficiary of your asset by will, trust or other instrument.	<ul style="list-style-type: none"> <li>• Estate tax charitable deduction</li> <li>• Life use and ownership of your property</li> </ul>
<b>Charitable Gift Annuity</b>	<ul style="list-style-type: none"> <li>• Receive fixed income for life</li> <li>• Avoid capital gains tax on the sale of your appreciated property</li> <li>• Enjoy the benefit of tax savings from a charitable deduction</li> </ul>	You transfer your cash or appreciated property to our organization in exchange for our promise to pay you fixed income (with rates based on your age) for the rest of your life.	<ul style="list-style-type: none"> <li>• Charitable tax deduction</li> <li>• Fixed income for life</li> <li>• Partial bypass of capital gain</li> <li>• Possible tax-free payments</li> </ul>
<b>Charitable Remainder Trust (CRT)</b>	<ul style="list-style-type: none"> <li>• Transfer your appreciated property without paying capital gains tax</li> <li>• Enjoy regular income for life or a term of years</li> <li>• Receive the benefit of tax savings from a charitable deduction</li> </ul>	You transfer your cash or appreciated property to fund a charitable trust. The trust sells your property tax-free and provides you with income for life or a term of years.	<ul style="list-style-type: none"> <li>• Charitable tax deduction</li> <li>• Income for life or a term of years</li> <li>• Possible income growth over time</li> <li>• Avoidance of capital gains tax</li> </ul>
<b>Charitable Lead Trust (CLT)</b>	<ul style="list-style-type: none"> <li>• Give cash or property to your family in the future</li> <li>• Avoid substantial gift or estate tax</li> </ul>	You transfer your cash or property to fund a lead trust that makes a gift to us for a number of years. You receive a charitable deduction for the gift. Your family receives the remainder at substantial tax savings.	<ul style="list-style-type: none"> <li>• Gift or estate tax deduction</li> <li>• Asset and appreciation passes to family at a reduced cost</li> </ul>
<b>Life Estate Reserved</b>	<ul style="list-style-type: none"> <li>• Remain in your home for life.</li> <li>• Receive a charitable income tax deduction</li> </ul>	You give your property to our organization but retain the right to use the property during your life.	<ul style="list-style-type: none"> <li>• Charitable tax deduction</li> <li>• Lifetime use of property</li> </ul>
<b>Bargain Sale</b>	Transfer your property and receive cash or debt relief without paying substantial taxes	We purchase your property for less than fair market value. You receive the cash and a charitable deduction for the difference between the market value and purchase price.	<ul style="list-style-type: none"> <li>• Cash from sale</li> <li>• Charitable tax deduction</li> <li>• Partial bypass of capital gain</li> </ul>

