

Choose a Gift Option that Matches Your Goals

If your goal is to:	You can:	And your benefits are:
Make a quick and easy gift.	Simply write a check now.	An income tax deduction and immediate impact on your favorite charity.
Avoid tax on capital gains.	Contribute long-term appreciated stock or other securities.	A charitable deduction plus no capital gains.
Share your enjoyment of a collection or other personal item.	Donate tangible personal property related to your favorite charity's exempt function.	A charitable deduction based on the full fair market value.
Make a revocable gift during your lifetime.	Name your favorite charity as the beneficiary of assets in a living trust.	Full control of the trust terms for your lifetime.
Defer a gift until after your lifetime.	Put a bequest in your will (give the organization cash, specific property or a share of the revenue).	Your donations are fully exempt from federal and state estate tax.
Make a large gift with little cost to you.	Contribute a life insurance policy or annuity you no longer need.	Current income tax deduction for the cash value.
Avoid the two-fold taxation on IRA or other qualified plans.	Name your favorite charity as the beneficiary of your account or a portion of your account.	It lets you leave your family other assets that carry less tax liability.
Leverage required distributions on IRA or other qualified plans during lifetime.	Use that income to create and maximize your legacy.	Receive more after tax retirement income or increase tax free assets for your beneficiaries.

If your goal is to:	You can:	And your benefits are:
Avoid capital gains tax on the sale of home or other real estate.	Donate the property or sell it to your favorite charity at a bargain price.	An income tax deduction plus reduction or elimination of capital gains tax.
Give your personal residence or farm but retain life use.	Create a charitable gift of future interest called a retained life estate.	It gives you tax benefits plus use of the property for life.
Create a hedge against inflation over the long term.	Create a charitable remainder unitrust.	It pays you a variable income for life and gives you tax benefits.
Secure a fixed life income while avoiding market risks.	Create a charitable remainder annuity trust or charitable gift annuity.	It gives you tax benefits and boosts your rate of return.
Reduce gift and estate taxes on assets you pass to children or grandchildren.	Create a charitable lead trust that pays income to your favorite charity for a specific term of years.	It has estate tax benefits of a gift, but your family keeps the property when the trusts terminates.
Leave a lasting legacy through family involved philanthropy.	Attend a Guardian Angels sponsored workshop with family members.	Improved vision and mission for future beneficiaries.
Replace the entire amount of your gift for your family.	Establish and fund an Irrevocable Life Insurance Trust (ILIT), to provide wealth replacement.	Reduce estate taxes and leave your family the entire amount of your gift, tax free.
Eliminate estate taxes.	Ask your financial or tax advisor for assistance.	Substantially increase what goes to family and charity.

The information provided above does not constitute legal, tax or other advice, as Guardian Angel Parish does not provide such advice. To ensure compliance with requirements imposed by the Internal Revenue Service, we in form you that any tax advice contained in this communication (including any attachments), was not intended or written to be used, and cannot be used, by any taxpayer for the purpose of (1) avoiding any penalties under the Internal Revenue Code or (2) promoting, marketing or recommending to another party any transaction matter addressed herein.

