

# Choose the Gift Plan That Matches Your Goal

Your Gift	Bequest	Outright Gift of Cash	Outright Gift of Securities	Outright Gift of Personal Property	Gift of Life Insurance	Bequest of Retirement Assets	Gift of IRA Distributions	Gift of Real Estate	Gift of Retained Life Estate	Charitable Remainder Unitrust	Charitable Remainder Annuity Trust	Charitable Gift Annuity*	Charitable Lead Trust
<b>Your Goal</b>	Defer a gift until after your lifetime.	Make a quick and easy gift.	Avoid tax on capital gains.	Share your enjoyment of a collection or other personal item.	Make a large gift with little cost to yourself.	Avoid the twofold taxation on IRAs or other employee benefit plans.	Take advantage of the limited gift opportunity available through 2007.	Make a gift of an asset no longer needed and generate an income tax deduction.	Give your personal residence, vacation home or farm now but continue to live there.	Create a hedge against inflation over the long term and augment your retirement income.	Secure a fixed income and supplement your retirement funds.	Supplement income with steady payments that are partially tax-free.	Reduce gift and estate taxes on assets you pass to children or grandchildren.
<b>How You Make the Gift</b>	Name us in your will or revocable living trust (designate a specific amount, a percentage or a share of the residue).	Simply write a check.	Contribute long-term appreciated stock or other securities.	Donate tangible personal property used for our tax-exempt function.	Contribute a life insurance policy you no longer need.	Name us as the beneficiary of the remainder of the assets after your lifetime.	Transfer up to \$100,000 per year in 2006 and 2007 from your IRA to an eligible organization (excluding donor advised funds and supporting organizations).	Donate the property to us, or sell it to us at a bargain price.	Deed ownership of your home to us but retain occupancy.	Create a trust that pays a fixed percentage of trust's assets as revalued annually.	Create a charitable trust that pays you a set income annually.	Enter a charitable gift annuity contract with us that pays a set amount for one or two lives.	Create a charitable trust that pays fixed or variable income to us for a specific term of years; principal is retained for heirs.
<b>Your Benefits</b>	<ul style="list-style-type: none"> <li>• gift exempt from federal estate tax</li> <li>• control of asset for your lifetime</li> </ul>	<ul style="list-style-type: none"> <li>• immediate income tax deduction</li> <li>• removes property from estate</li> </ul>	<ul style="list-style-type: none"> <li>• immediate charitable deduction of full fair market value</li> <li>• avoidance of capital gains tax</li> </ul>	<ul style="list-style-type: none"> <li>• charitable deduction based on the full fair market value</li> </ul>	<ul style="list-style-type: none"> <li>• current income tax deduction</li> <li>• possible future deductions through gifts to pay policy premiums</li> </ul>	<ul style="list-style-type: none"> <li>• make the gift from the most highly taxed assets, leaving more for family</li> <li>• avoids income and estate tax</li> </ul>	<ul style="list-style-type: none"> <li>• available only to donors aged 70½ or older</li> <li>• avoids income and estate taxes; no charitable deduction</li> </ul>	<ul style="list-style-type: none"> <li>• immediate income tax deduction</li> <li>• reduction or elimination of capital gains tax</li> </ul>	<ul style="list-style-type: none"> <li>• valuable charitable income tax deduction</li> <li>• lifetime use of residence</li> </ul>	<ul style="list-style-type: none"> <li>• variable income for life</li> <li>• immediate income tax charitable deduction</li> </ul>	<ul style="list-style-type: none"> <li>• fixed payments for life, often at a higher rate of return</li> <li>• immediate income tax deduction</li> </ul>	<ul style="list-style-type: none"> <li>• current and future savings on income taxes</li> <li>• fixed payments for life</li> </ul>	<ul style="list-style-type: none"> <li>• reduces your taxable estate</li> <li>• property kept by your family, often with reduced gift taxes</li> </ul>