

## Consider Making a Lasting Gift to YOUR Jewish Community!

The goal of planned giving is to help you plan your estate and charitable giving in ways that benefits you, your family and the charity/charities you deeply care about.

There are many ways you can leave a legacy gift and enjoy tax and income benefits.

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 your life- time</li> <li>Make an after-life gift to one or more charities</li> <li>Plan now and give later</li> </ul>	Designate one or more charities as the beneficiary of an amount or percentage of your estate by will, trust or other instrument	<ul style="list-style-type: none"> <li>No cost to you during your lifetime</li> <li>Tax exemptions</li> </ul>
<b>CASH</b>	<ul style="list-style-type: none"> <li>Minimize gift details</li> <li>Maximize tax deductions</li> </ul>	Write a check or give online	<ul style="list-style-type: none"> <li>Immediate tax deduction for full value</li> </ul>
<b>LIFE INSURANCE</b>	<ul style="list-style-type: none"> <li>Guarantee a specific gift amount</li> <li>Reduce cash outlay supporting larger future gift</li> </ul>	Donate a paid-up policy you no longer need or purchase a new policy and name one or more charities as owner and beneficiary	<ul style="list-style-type: none"> <li>Charitable deductions for premiums donated</li> <li>Make larger gift than you thought possible</li> </ul>
<b>RETIREMENT PLAN ASSETS (IRA)</b>	<ul style="list-style-type: none"> <li>Flexibility to specify a percentage, amount or the remainder of your IRA to one or more charities</li> </ul>	Name one or more charities as partial or whole beneficiary of your IRA	<ul style="list-style-type: none"> <li>Tax exemptions</li> <li>Complete capital gain tax avoidance</li> <li>Continue to withdraw from plan during your lifetime</li> </ul>
<b>CHARITABLE REMAINDER TRUST (CRT)</b>	<ul style="list-style-type: none"> <li>Regular income for life or a term of years</li> <li>Receive the benefit of tax savings from a charitable donation</li> </ul>	Transfer cash to fund a charitable trust and the trust provides you or a second annuitant with income for life or a term of years. Upon the end of the term, the remainder of the trust becomes your legacy gift to the charity(ies) you have named as the beneficiary	<ul style="list-style-type: none"> <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 GIFT ANNUITY</b>	<ul style="list-style-type: none"> <li>Supplement income with fixed payments for life or a term of years</li> <li>Provide financial assistance to an elderly parent, sibling, etc.</li> </ul>	Establish a contract with one or more charities whereby you transfer cash in exchange for a partial tax deduction and a lifetime stream of annual revenue charity.	<ul style="list-style-type: none"> <li>Partial tax deduction</li> </ul>

*Please note that these descriptions are informational only, and do not constitute legal or tax advice. Consult with a finance or estate planning professional to understand implications of a gift for your particular circumstances and goals.*