



<b>Gift Type</b>	<b>How Does It Work?</b>	<b>How Do You Benefit?</b>
Gifts of Retirement Assets (e.g. 401-K, IRA)	Name us as the beneficiary of your retirement plan, and pass less-taxed assets to your heirs.	Avoid up to 60% income tax on your retirement assets, pass more of your estate to your heirs.
Gifts through your Will or Trust (Bequest)	Include a gift of cash, property, or a share of your estate through your will or trust.	A gift that does not affect your cash flow, and you can change your gifts as circumstances change.
Gifts of Appreciated Securities	Gives us appreciated stocks, bonds, or mutual funds to sell and use the proceeds.	Make a significant gift; receive an immediate income tax deduction; pay no capital gains tax.
Charitable Gift Annuity	Donate cash or securities in a plan where the remainder comes to us after your passing.	Receive higher rate of return tax-advantaged payments for life, charitable tax deduction, and avoid capital gains tax.
Charitable Remainder Unitrust, Charitable Remainder Annuity Trust	Share your assets with us in a plan that gives you income for life and passes us the remainder.	Diversify assets, avoid or defer capital gains tax, receive charitable tax deduction, secure often greater income and possible inflation protection.
Gift of Life Insurance	Donate a life insurance policy no longer need or name us in an existing one.	Take a tax deduction now; take possible future deductions through gifts to pay policy premiums.
Charitable Lead Trust	Use appreciating assets to create a trust that will pay us income for a period of years, and then pass the assets back to you or your heirs.	Shelter your growing assets and benefit us right away; reduce or eliminate gift and estate tax.