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CHARITABLE GIFT PLANNING BRIEF

# Understanding Charitable Gift Planning

## Charitable Gift Planning Overview

The goal of charitable gift planning is to help you plan your estate and charitable giving in a way that benefits you, your family and charity. There are several ways you can make these gifts to your Boys & Girls Club and enjoy tax and income benefits. If you have questions, please contact us, we look forward to helping you.

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 Boys &amp; Girls Club at your death</li> </ul>	You designate Boys & Girls Club 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 (CGA)</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 Boys & Girls Club 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 Boys & Girls Club 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>Beneficiary Designation</b>	<ul style="list-style-type: none"> <li>Maintain control of your assets during life</li> <li>Make a gift to Boys &amp; Girls Club at your death</li> </ul>	You designate your Boys & Girls Club as beneficiary of your bank account, life insurance policy or other instrument.	<ul style="list-style-type: none"> <li>Estate tax charitable deduction</li> <li>Lifetime use and ownership of your property</li> </ul>
<b>Individual Retirement Account</b>	<ul style="list-style-type: none"> <li>Maintain control of your assets during life</li> <li>Make a gift to Boys &amp; Girls Club at your death</li> <li>Avoid possibly heavy taxes if IRA or retirement plan is left to non-spousal relatives</li> </ul>	You designate your Boys & Girls Club as beneficiary of your IRA, 401(k), 403(b) or pension account.	<ul style="list-style-type: none"> <li>Lifetime control of IRA, 401(k), 403(b) or pension account</li> <li>Lifetime income</li> <li>Estate tax charitable deduction</li> </ul>