<table>
<thead>
<tr>
<th>Planned Giving Reference Chart™</th>
<th>Cash</th>
<th>Securities</th>
<th>Real Estate</th>
<th>Personal Property</th>
<th>Bequest</th>
<th>Retirement Plan Assets, IRA</th>
<th>Life Insurance</th>
<th>Retained Life Interest</th>
<th>Bargain Sale</th>
<th>Charitable Gift Annuity</th>
<th>Charitable Remainder Trust</th>
<th>Charitable Lead Trust</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>How does it work?</strong></td>
<td>Give cash</td>
<td>Give appreciated securities</td>
<td>Give appreciated real estate</td>
<td>Give artwork, collectibles, equipment or other types of tangible property</td>
<td>Give artworks, collectibles, equipment or other types of tangible property</td>
<td>Simplest form of gift planning (plan now, give later)</td>
<td>Name NPO as the beneficiary of the plan</td>
<td>Name NPO as the beneficiary of the plan</td>
<td>Give real estate but keep the right to use and enjoy it for life</td>
<td>Sell real estate or other valuable property to NPO for less than fair value</td>
<td>Simple gift contract that provides lifetime payments to one or two persons</td>
<td>Trust that pays income for life or a term of years to donor and/or others. Assets ultimately benefit NPO</td>
</tr>
<tr>
<td><strong>A good fit for donors who want to...</strong></td>
<td>Maximize the deduction; minimize the gift details</td>
<td>Avoid tax on capital gains; afford a larger gift to NPO</td>
<td>Make a substantial gift, avoid capital gains tax, receive a large income tax deduction</td>
<td>Make a gift that costs nothing during donor's lifetime</td>
<td>Avoid double taxation at death; give tax-advantaged assets to heirs</td>
<td>Make a gift at all cost</td>
<td>Make a significant gift that doesn’t affect donor’s lifestyle</td>
<td>Supplement income with steady payments that are partially tax-free</td>
<td>Diversify assets, avoid or defer capital gains tax, secure often-greater income and possible inflation protection</td>
<td>Reduce gift and estate taxes on assets donor passes to heirs; lower income tax liability; retain control of assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>How does donor make the gift?</strong></td>
<td>Write a check or give online now</td>
<td>Contribute long-term appreciated stock or other marketable securities</td>
<td>Donate the property to NPO</td>
<td>Donate tangible personal property related to NPO’s tax-exempt function</td>
<td>Name NPO in will or living trust by designating a specific amount or a share of the residue</td>
<td>Name NPO as whole or partial successor beneficiary on your plan’s form</td>
<td>Donate a paid-up policy donor no longer needs</td>
<td>Give real estate to NPO but retain lifetime use</td>
<td>Sign a contract to sell property to NPO at a discounted value</td>
<td>Establish a gift annuity contract with NPO that pays a set income for life</td>
<td>Create a trust that pays income to donor and/or others; principal (remainder) ultimately goes to NPO</td>
<td>Create a trust that pays income to NPO, principal (remainder) ultimately returns to heirs or donor</td>
</tr>
</tbody>
</table>

### Donor Benefits (and how to describe it to them)

**Reduce estate tax**
- Removes taxable assets from the estate
- Removes taxable assets from the estate
- Removes taxable assets from the estate
- Donation exempt from federal estate tax
- Donation exempt from federal estate tax
- Donation exempt from federal estate tax
- Removes gifted portion of value from asset from taxable estate
- Removes taxable assets from estate
- Removes taxable assets from estate
- Can remove taxable assets from estate

**Reduce income tax**
- Immediate deduction for full value
- Immediate deduction for full value
- Immediate deduction for full value
- Heirs will avoid income tax
- Current income tax deduction for paid-up policy
- Deduction for value of asset, less value of your right to keep using it
- Deduction for gift portion of asset
- Deduction for gift portion of asset
- Deduction for gift portion of asset
- Limited

**Reduce or eliminate capital gains tax**
- Complete avoidance
- Complete avoidance
- Complete avoidance
- Complete avoidance
- Complete avoidance
- Partial avoidance
- Partial avoidance
- Partial avoidance
- Varies

**Get income back from the gift**
- Control of assets during lifetime
- Control to take withdrawals from plan during lifetime
- Use of asset during lifetime
- Property reverts to donor, or to heirs with reduced gift and estate taxes
- Fixed payments for life for one or two individuals
- Variable or fixed income for life

**Give an asset but keep enjoying it**
- Still like the stock? Use cash to buy at today’s price and lock in a higher cost basis
- Coordinate with charity before making donation
- Can be used to make a significant gift without cash outlay
- Make a substantial gift when donor no longer needs the assets
- Often overlooked and easily given
- Simple to set up, small financial commitment for large ultimate gift
- Coordinate with charity before making donation
- Use proceeds to help fund needs at a later stage in life (retirement facility, etc.)
- Great retirement income supplement
- Significant income and estate tax advantages
- Best for assets expected to appreciate rapidly

**How does it benefit NPO?**
- Delivers immediate benefits
- Delivers immediate benefits
- Delivers immediate benefits
- Ensures NPO’s future strength
- Ensures NPO’s future strength
- Ensures NPO’s future strength
- Delivers immediate benefits
- Ensures NPO’s future strength
- Ensures NPO’s future strength
- Delivers immediate benefits

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