

# Types of Planned Gifts

	Bequest by Will	Pooled Income Fund	Charitable Gift Annuity	Charitable Remainder Unitrust	Revocable Trust	Life Estate	Life Insurance Gift	Charitable Lead Trust	Bargain Sale	Appreciated Property	Retirement Assets
	Give assets through will	Give to fund, receive income payments for life	Annuity issued in exchange for property (usually cash or securities)	Irrevocable trust which pays an amount based on annual value of assets	Trust which donor can modify or terminate at later date	Give real estate but retain right to use it for life	Assignment of policy to charity or charity owns policy on donor's life	Trust pays charity income, returns remainder to donor, or gives remainder to heirs after set number of years	Sell asset to charity at below-market price	Give assets that have appreciated in value while living	Give tax-deferred assets to a charity as a beneficiary at death
<b>Income to donor</b>	None	Income for life  Rate based on market conditions	Income for life, may be deferred  Fixed rate based on donor's age at time of gift	Varying percentage based on investment conditions	All or portion of the net income	Retention of right to use property for income purposes	None	None	Purchased price of asset	None	None
<b>Frequency of payment</b>		Usually quarterly	Usually quarterly	Usually quarterly	Frequent						
<b>Tax deduction</b>	Possible reduction of estate and inheritance taxes	Initial possible income tax reduction. Capital gains tax and death tax reductions	Initial possible income tax reduction. Partially tax-exempt payments and possible reduction of death taxes	Initial income tax deduction. Possible reduction of estate and inheritance taxes. Avoid gains taxes if funded with appreciated securities.	Possible reduction of estate and inheritance taxes	Tax deduction based on equity in the property and donor's age. Possible death tax reductions	Possible tax deduction of premiums and cash value of policy	Trust usually passes to heirs at reduced gift and death tax rates	Partial income tax deduction for amount "lost" by the sale	Income tax deduction; capital gains tax may be avoided	
<b>Special advantages</b>	Can be designated	Satisfaction of making major gift while living	Satisfaction of making major gift while living	Satisfaction of making major gift while living	Managed, professional oversight of investments; avoid probate	Satisfaction of making major gift while living	Ability to "leverage" gift	Trust dissolves after set period of time (10 to 20 years)	Satisfaction of making major gift while living	Versatile-most any form of property could qualify	Charity receives assets without paying deferred taxes

For more information on planned gifts, please email: [plannedgiving@episcopalrelief.org](mailto:plannedgiving@episcopalrelief.org)  
 It is recommended that you seek your own legal/tax/financial advice before finalizing any gift.  
 Source: *The Episcopal Church Foundation*