

## Planned Giving: Types of Planned Gifts

These charts summarize the benefits of some of the main types of charitable gifts. Whatever you may want to accomplish with your gift, there is likely a vehicle to accomplish it!

We're here to answer any questions you might have about planned giving. We can examine your particular situation and, together with your attorney and/or financial advisors, help you find ways to support the Singers while assuring your family's financial security.

	<b>OUTRIGHT GIFT</b>	<b>BEQUEST IN WILL</b>	<b>CHARITABLE GIFT ANNUITY</b>
<b>What is it?</b>	A donation of cash, securities or personal property	A gift you make by naming the Singers in your will	A contract in which the Singers agrees to pay you back a percentage of your gift annually for your lifetime
<b>What are the tax benefits?</b>	Income tax deduction for the value of the gift, plus no capital gains tax due on appreciated property	Estate tax deduction for the value of your bequest to the Singers	Immediate income tax deduction for part of gift's value, with capital gains spread out over life expectancy
<b>What are some other benefits?</b>	Ability to tailor your gift to the Singers 's immediate needs	Gives you flexibility in providing for family needs first	Gives you and/or another beneficiary set payments for life

	<b>LIFE INSURANCE POLICY</b>	<b>RETIREMENT PLANS</b>	<b>REAL ESTATE</b>
<b>What is it?</b>	A gift of an old or new policy with the Singers named as beneficiary and owner	A gift made by naming the Singers as remainder beneficiary after your death	A donation of real property, either in full or with a retained life estate
<b>What are the tax benefits?</b>	Immediate income tax deduction for gift's value, plus possible estate tax savings	Avoids income tax on the plan, in addition to possible estate tax	Immediate income tax deduction for the charitable value of the gift, plus no capital gains tax due
<b>What are some other benefits?</b>	Provides a way to make a significant gift with little expenditure	Preserves plan's value and allows you to leave heirs less costly bequests	Can allow you to live in your home and still receive charitable deduction

	<b>CHARITABLE REMAINDER TRUST</b>	<b>CHARITABLE LEAD TRUST</b>
<b>What is it?</b>	A trust that pays an income to you or those you name before the Singers receives remainder	A trust that pays an income to the Singers for a period of years before you or heirs receive remainder
<b>What are the tax benefits?</b>	Income tax savings from deduction, no capital gains tax liability, possible estate tax savings	Gift or estate tax savings for value of payments made to the Singers
<b>What are some other benefits?</b>	Provides fixed annual income for donor or other beneficiary	Allows you to pass assets to heirs intact at a reduced cost