



BOYS & GIRLS CLUBS
OF THE AUSTIN AREA

19 WAYS TO MAKE A GIFT



1 GIFT OF CASH
You can deduct **cash gifts** up to 50 percent of adjusted gross income. On a \$10,000 cash gift in a 28 percent tax bracket, you save \$2,800 in taxes.

3 APPRECIATED STOCK
Appreciated stock (held more than one year) makes an excellent gift. You avoid all capital gain taxes, will receive a tax deduction, and can deduct it up to 30 percent of your adjusted gross income.

5 CD'S, SAVING ACCOUNTS, BROKERAGE ACCOUNTS, CHECKING ACCOUNT WITH P.O.D. PROVISIONS
The **P.O.D.** stands for **Payable on Death**. You retain full ownership and full control during your life. At your death, the account balance is paid to your named beneficiary immediately and without probate.

7 DEFERRED GIFT ANNUITY
Similar to a **gift annuity** except that **payments begin at a future date** determined by you – retirement for example. Your tax deduction and annual rate of return increase the longer you wait to start payments. A super retirement planning vehicle.

9 CHARITABLE REMAINDER TRUSTS (IRREVOCABLE) (ANNUITY AND UNITRUSTS)
Donors can select the **rate of return** from these income arrangements and also choose a **fixed or fluctuating annual payment**. Capital gain taxes are completely avoided and you will receive a tax deduction based on the age of the income recipient and the rate of return.

2 MULTIPLE-YEAR CASH PLEDGE
You can deduct **cash pledged over a period of years**, up to 50 percent of adjusted gross income for the portion given each year. On a \$30,000 cash gift over three years (\$10,000 each year) in a 28-percent bracket, you save \$2,800 in taxes that year.

4 BONDS, MUTUAL FUNDS
Bonds and mutual funds are similar to cash in their tax treatment. State, Municipal, and U.S. Government Bonds are welcome.

6 GIFT ANNUITY
In exchange for a **gift of cash**, stock or securities, the organization will pay you, you and your survivor, or another person you name, a guaranteed income for life. You receive a substantial tax deduction in the year of the gift and part of the income is tax-free. Upon your death, the gift remainder supports the campaign.

8 POOLED INCOME FUND
This is similar to a **mutual fund** and you receive a portion of the **fund's annual income**. You receive a substantial current year tax deduction and can avoid capital gain taxes if the gift is made with appreciated securities. Additions can be made easily. Upon your death, the fund is available to the organization.

10 CHARITABLE LEAD TRUST
In a **charitable lead trust assets** (cash or securities) are transferred to a trust that pays income from the fund to the organization for a predetermined number of years. At the end of the time period, the trust terminates and the assets are given back to the persons you name. The income tax deduction is for payments made annually to the organization.



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11 BEQUEST THROUGH WILL

One of the simplest ways is to give of your estate. You can make a **gift bequest**, after others have been provided for, of a dollar amount, specific property, a percentage of the estate, or what is left (remainder) to the organization. In a 28 percent tax bracket, you save \$2,800 in taxes.

13 GIFT OF LIFE INSURANCE

A simple way to make a significant future gift is to **name the organization beneficiary** to receive all, or a portion of the proceeds of an **existing life insurance policy**. You will receive a tax deduction for the cash surrender value, thus reducing your tax liability in the year of the gift.

15 RETIREMENT ACCOUNTS

Retirement Account

Funds (IRA's or company plans) beyond the comfortable support of yourself or loved ones may be given (like life insurance proceeds) to the organization by proper beneficiary designation.

17 OUTRIGHT GIFT OF REAL ESTATE

One of the most overlooked gift forms is **real estate**. We will be happy to discuss the possible gift of land, a house, or vacation home. You will receive a tax deduction for the full fair market value, as well as avoiding all capital gain taxes.

19 IN-KIND GIFTS

Gifts of goods or services

are accepted by the organization with prior approval by the Campaign Steering Committee. Ordinarily these gifts will be credited toward the campaign at their full fair market values as determined by appraisal or other appropriate valuation techniques.

12 REVOCABLE CHARITABLE LIVING TRUST

The gift that can be taken back!

Gifts should only be made on a permanent basis when it is in your best interest to do so. The **revocable trust** provides for gifts of cash, property, and/or income now, while retaining the rights to retrieve the property if necessary. There is no tax deduction for the gift but there are savings in estate settlement costs if the trust is not revoked. Over three years (\$10,000 each year) in a 28-percent bracket, you save \$2,800 in taxes that year.

14 PURCHASE A NEW LIFE INSURANCE POLICY NAMING

THE ORGANIZATION OWNER AND BENEFICIARY

You receive an income tax deduction for each premium as made and provide a major gift to the organization with a **modest annual payment**.

16 PERSONAL PROPERTY (COLLECTIONS-ROYALTY RIGHTS, ETC.)

In exchange for a **gift of cash, stock or securities**, the organization will pay you, you and your survivor, or another person you name, a **guaranteed income for life**. You receive a substantial tax deduction in the year of the gift and part of the income is tax-free. Upon your death, the gift remainder supports the campaign.

18 REAL ESTATE WITH LIFE TENANCY

Receive a substantial income tax deduction by **giving (deeding) your home or farm** to the organization now. You continue to live there, maintain the property as usual, and even receive any income it generates. At your death, the organization will sell your property to support the campaign.

