



## UNDERSTANDING PLANNED GIVING

### *Directing your support to the Boys & Girls Clubs of East County Foundation*

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 BGCEC at your death</li> </ul>	You designate BGCEC Foundation 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>Life Insurance</b>	<ul style="list-style-type: none"> <li>Insurance policy no longer needed for its original use</li> </ul>	<ul style="list-style-type: none"> <li>You designate BGCEC Foundation as the beneficiary of your policy</li> </ul>	<ul style="list-style-type: none"> <li>Estate tax charitable deduction policy</li> </ul>
	<ul style="list-style-type: none"> <li>Receive charitable income tax deduction without giving cash</li> </ul>	<ul style="list-style-type: none"> <li>Designate BGCEC Foundation as owner of your life insurance policy</li> </ul>	<ul style="list-style-type: none"> <li>Current charitable income tax deduction with tax savings for up to six years</li> </ul>
<b>Retirement Accounts &amp; IRA Charitable Rollovers</b>	<ul style="list-style-type: none"> <li>Receive fixed income for life</li> <li>Receive the benefit of tax savings from a charitable deduction</li> </ul>	<ul style="list-style-type: none"> <li>You designate BGCEC Foundation as the beneficiary of your IRA</li> </ul>	<ul style="list-style-type: none"> <li>Continue to take withdrawals from your IRA during your life and leave the remaining value to BGCEC</li> </ul>
	<ul style="list-style-type: none"> <li>Pay fewer taxes</li> <li>Reduce or eliminate required minimum distribution</li> </ul>	<ul style="list-style-type: none"> <li>Contact your IRA administrator to request a transfer from your IRA directly to the BGCEC Foundation</li> </ul>	<ul style="list-style-type: none"> <li>Bypass income tax liability from required minimum distribution</li> </ul>
<b>Charitable Gift Annuity (CGA)</b> [minimum age 55] <b>&amp; Deferred Gift Annuity</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 BGCEC Foundation 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 us 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>Donor Advised Funds (DAF)</b>	<ul style="list-style-type: none"> <li>Establish a fund that allows you to give annually</li> <li>Recommend how the funds should be distributed</li> </ul>	Contact us for an application form. You may fund your account with a gift of cash, securities, real estate or other asset.	<ul style="list-style-type: none"> <li>DAF generally qualify for a full fair market value charitable deduction</li> </ul>