

Ways of Giving

	<i>What is it?</i>	<i>What are the benefits to the donor?</i>	<i>Things you should know</i>
Outright Gift	A donation of cash, securities or personal property.	Income tax deduction for the value of the gift, plus no capital gains tax due on appreciated property	You can tailor the gift to the Central's immediate needs
Living Trust	A trust you can establish to be in effect during your lifetime	Possible savings in estate taxes if Central is the beneficiary of the trust remainder	Terms of the trust can be changed any time
Bequest in Will	A gift you make by naming Central in your will	Estate tax deduction for the value of your bequest to the charitable-organization	Gives you flexibility in providing for family needs first
Life Insurance Gift	A gift of an old or new policy with Central named as beneficiary or owner	Immediate income tax deduction for the premium payment, plus possible estate tax savings	Provides a way to make a significant gift with little expenditure
Retirement Plan Gift	A gift made by naming Central as remainder after your death	Avoids income tax on the plan, in addition to the possible estate tax	Preserves plan's value and allows you to leave heirs less costly bequests
Real Estate Gift	A donation of real property, either in full or with a retained life estate	Immediate income tax deduction for the charitable value of the gift	Can allow you to live in your home and still receive charitable deduction
Charitable Remainder Annuity Trust	A trust that pays a set income to you and those you name before Central receives the remainder	Income tax savings from deduction, no capital gains tax liability, possible estate tax savings	Provides fixed annual income for donor or other beneficiary
Charitable Remainder Unitrust	A trust that pays a set income to you and those you name before Central receives the remainder	Income tax savings from deduction, no capital gains tax liability, possible estate tax savings	Provides fixed annual income for donor or other beneficiary
Charitable Gift Annuity	A contract which pays you back a percentage of your gift annually for your lifetime	Income tax deduction for part of gift's value with capital gains spread out over life expectancy	Gives you and/or another beneficiary a set income for life
Charitable Lead Trust	A trust that pays an income to Central for a period of years before you or your heirs receive remainder	Gift or estate tax savings for value of payments made to Central	Allows you to pass assets to heirs intact at a reduced cost