

How can we help?

I have reviewed your brochure on Planned Giving and I would like to speak with someone who can provide additional information on:

- Bequest
- Charitable Gift Annuity (CGA)
- Charitable Remainder Annuity Trust (CRAT)
- Charitable Remainder Unitrust (CRUT)
- Charitable Lead Trust (CLT)
- Life Estate Reserved
- Bargain Sale
- Life Insurance
- Retirement Assets
- Other

Name _____

Street _____

City _____

State/Zip _____

Home Phone _____

Alternate Phone _____

E-mail _____

(Please complete, cut off panel, place in envelope and mail to us. All inquiries are treated with complete confidentiality.)

Cut on fold

WHAT TO GIVE	YOUR GOAL	YOUR BENEFITS
GIFTS OF STOCKS AND BONDS	By making a gift of your appreciated securities, you can avoid paying capital gains tax that would otherwise be due if you sold these assets	Avoid paying capital gains tax Receive a charitable income tax deduction Enjoy possible increased income
GIFTS OF REAL ESTATE	If you own appreciated real property (such as your home, vacation property, vacant land, farmland or ranch or commercial property), you can avoid paying capital gains tax by making a gift to us	Avoid paying capital gains tax Receive a charitable income tax deduction Leave a lasting legacy
GIFTS OF RETIREMENT ASSETS	By making a testamentary gift of your retirement assets such as a gift from your IRA, 401k, 403b, pension or other tax deferred plan, you will help further our work	Avoid leaving your family a taxable gift Estate tax charitable deduction
GIFTS OF CASH	A gift of cash is a simple and easy way for you to make a gift You will receive a charitable income tax deduction that will provide you with savings on this year's tax return	Make an immediate impact on our mission today Benefit from a charitable income tax deduction
GIFTS OF INSURANCE	If your life insurance policy is no longer needed or will no longer benefit your survivors consider making a current or future gift to help further our mission	Income or estate tax deduction Income tax deductions for annual contributions to help us maintain the policy

HOW CAN I BENEFIT FROM A PLANNED GIFT?



Overview of Gifts and Benefits

Fund managed by Southern Minnesota Initiative Foundation. Learn more about planned giving at www.smiflegacy.org.

Guide provided by

 525 Florence Avenue | Owatonna, MN 55060
www.smifoundation.org | 507-455-3215

This information is not intended as tax, legal or financial advice. Gift results may vary. Consult your personal financial advisor for information specific to your situation.

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HOW TO GIVE	YOUR GOAL	HOW IT WORKS	YOUR BENEFITS
BEQUEST	Maintain control of your assets during life Make a gift to charity when you pass away	You designate our organization as the beneficiary of your asset by will, trust or beneficiary designation form	Estate tax charitable deduction Life use and ownership of your property
CHARITABLE GIFT ANNUITY (CGA)	Receive fixed income for life Avoid capital gains tax on the sale of your appreciated property Enjoy the benefit of tax savings from a charitable deduction	You transfer your cash or appreciated property to our organization in exchange for our promise to pay you fixed payments (with rates based on your age) for the rest of your life	Charitable tax deduction Fixed income for life Partial bypass of capital gain Possible tax-free payments
CHARITABLE REMAINDER ANNUITY TRUST (CRAT)	You own cash or property and are looking for a way to make a charitable gift, save on taxes and receive fixed income for the future	You transfer your cash or property to fund a charitable remainder annuity trust The trust sells your property tax free and provides you with fixed income for life or a term of years	Fixed income for life, lives or term of years Avoid capital gains tax on the sale of your appreciated assets Charitable income tax deduction for remainder portion of your gift
CHARITABLE REMAINDER UNITRUST (CRUT)	You own cash or property and are looking for a way to make a charitable gift, save on taxes this year and plan for the future	You transfer your cash or appreciated property to fund a charitable unitrust The trust sells your property tax free and provides you with income for life or a term of years	Charitable tax deduction Income for life or a term of years Possible income growth over time Avoidance of capital gains tax
CHARITABLE LEAD TRUST (CLT)	Pass on cash or property to your family/ make annual gifts to charity in the future Avoid substantial gift or estate tax	You fund a trust that makes gifts to us for a number of years Your family receives the trust remainder at substantial tax savings	Gift or estate tax deduction Trust assets plus appreciation pass to family at a reduced cost
LIFE ESTATE RESERVED	Remain in your home for life Receive a charitable income tax deduction	You give your property to our organization but retain the right to use the property during your life	Charitable tax deduction Lifetime use of property
BARGAIN SALE	Sell your property, receive cash or debt relief and tax savings	We purchase your property for less than fair market value You receive the cash and a charitable deduction for the difference between the market value and purchase price	Cash from sale Charitable tax deduction Partial bypass of capital gain

PLANNED GIVING OVERVIEW

The goal of planned giving is to help you plan your estate and charitable giving in a way that benefits you, your family and charity. There are many ways you can make a planned gift to charity and enjoy tax and income benefits.

This brochure provides you with a quick overview of planned giving options. For more detailed information, please visit our website, or contact us using the form attached, email or telephone. We are available to help you make the right decision for you and your family.



For more information, contact:
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 201 South Broadway, Spring Valley, MN 55975
info@svareafoundation.org
www.svareafoundation.org