

Planned Giving Methods and Benefits

| Type of Gift | Purpose | Revenue / Income | Taxation | Features |
|----------------------------|--|---|---|---|
| Will / Revocable Trust | Transfers assets to AVA upon death | Assets remain under the control of the donor | No limit on estate tax deductions for charitable gifts | May be modified at anytime |
| Charitable Lead Trust | Reduces tax liability of significant assets | Income paid to AVA for specific time with asset reverting back to donor | No appreciation tax consequences at termination of terms | Beneficial to passing assets to heirs with reduced estate taxes |
| Charitable Remainder Trust | Aids in dispersing appreciated assets | Income paid to donor at a predetermined rate with AVA gifted the asset | Donor can take tax deduction on asset with payments taxable based on individual situation | Can be a powerful estate planning that provides income stream for donor |
| Charitable Gift Annuities | Creates a lifelong revenue stream at favorable rates | Fixed income paid according to a preset schedule | Taxation may be at ordinary rates, as capital gains, or tax-free if qualified | Useful for meaningful gifts with income backed by AVA |
| Life Insurance | Uses insurance to make charitable gift | Policy paid by donor for the benefit of AVA, unless fully funded | Premium payments deductible with initial surrender value taken when gift is made | Means of making large gift for someone with limited cash flow or a paid up policy |
| Life Estate Trust | Donates a home to the AVA but live in residence | Donor is responsible for maintenance of asset, insurance and taxes | No probate | Useful when a donor has no heirs and a irrevocable gift to AVA |

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