

## A GUIDE TO PLANNED GIFT GIVING

For additional information about planned giving, contact: 407-215-9646.

1. **Planned giving is an excellent way to support the efforts of nonprofit organizations** through financial and in-kind gifts. There are a number of options donors have when providing cash or assets to a nonprofit organization.
2. **Confidential meetings** with our Planned Giving Consultants can be helpful to determine your estate planning and your planned giving aspirations. G. A. REPPLE's financial advisors and planned giving consultants often work with a donor's attorney or Certified Public Accountant or with a donor's financial advisor in order to help provide meeting a donor's philanthropic goals as part of their overall estate planning and planned gift giving execution directives.
3. **Financial goals of individual donors are taken into consideration** in order to best meet their current and future financial objectives as well as meeting their philanthropic goal to help provide funding and sustainability to an organization, multiple organizations, their heirs, and to other designated beneficiaries.

GIFTS YOU CAN MAKE NOW			
Your Personal Goal	Your Gift Type	How You Are Giving	Your Potential Benefits
Make a quick and simple gift.	Appreciated Securities	Transfer stock or mutual funds to your nonprofit of choice. This could be privately held stock or publicly traded stock.	Donor avoids capital gains taxes and receives an income tax deduction; nonprofit of choice sells shares tax-free.
Avoid capital gains tax on the sale of a home or other real estate.	Appreciated Real Estate	Donate property to your nonprofit of choice.	Immediate income tax deduction and avoidance of capital gains tax.
Make a gift that allows flexibility and your input on how funds will be distributed.	Donor Advised Fund	Create an agreement whereby Foundation manages your assets; you and/or family members advise the Foundation regarding charitable disbursements.	Immediate income tax deduction, flexibility and an opportunity to practice philanthropy on a regular basis.
Make a significant gift with little cost to yourself.	Life Insurance	Designate your nonprofit of choice as a beneficiary.	Future gift to nonprofit of choice.
Give your personal residence or farm, but continue to live there.	Retained Life Estate	Designate the ownership of your home to your nonprofit of choice but retain occupancy.	Charitable income tax deduction and lifetime use of your home.
IRA rescue strategy to avoid taxation on retirement plan assets.	Retirement Plan	Name your nonprofit of choice as beneficiary of the remainder of the assets after your lifetime.	Avoidance of heavily taxed gift to heirs.
Tax deduction for present value of a cash gift.	Cash	Major Gift giving or Endowment giving or Capital Campaign pledge-giving to a nonprofit over a set number of years	Reduction of tax implications
GIFTS YOU CAN DEFER			
Your Personal Goal	Your Gift Type	How You Are Giving	Your Potential Benefits
Defer a gift until after your lifetime.	Bequest in Will	A bequest can be a specific amount or asset, or a percentage of your estate. A residual bequest assigns the amount left in the estate after all other distributions have been made.	Your estate receives a tax deduction. The nonprofit of choice receives your gift when the estate is settled.
Make a deferred gift, maintain access to assets, and avoid probate.	Living Trust	Donor places assets into a trust; retains control during lifetime. Foundation becomes trustee upon death of the donor, and makes distributions as directed by donor.	Privacy, flexibility, control of trust for lifetime, possible estate tax savings.
LIFE INCOME GIFT ARRANGEMENTS			
Your Personal Goal	Your Gift Type	How You Are Giving	Your Potential Benefits
Supplement income with fixed annual payments.	Charitable Gift Annuity	Pays fixed payments for life and distributes remainder to nonprofit of choice and other charitable beneficiaries at death.	Charitable income tax deductions, fixed annuity payments for life (portion tax-free), future gift to nonprofit of choice.
Supplement income with fixed annual payments.	Charitable Remainder Annuity Trust	Create a charitable trust that pays you a Lifetime Fixed Income.	Charitable income tax deduction, fixed income for life, future gift to nonprofit of choice.
Create a hedge against inflation over the long term. Reduce tax on sale of stock or real estate or sale of business	Charitable Remainder Unitrust	Create a trust that pays you a percentage of the trust's assets, valued annually.	Immediate income tax deduction, annual income for life that has potential to increase.
Reduce gift and estate taxes on assets passing onto heirs. Capital Campaign giving over a 5 year period; get a current tax deduction for present value of gift.	Charitable Lead Trust	Create a trust that pays a fixed or variable income to your nonprofit of choice for a set period of time, and then passes to heirs or back to yourself.	Reduces size of taxable estate; keeps property in family, often with reduced gift taxes. Create substantial current income tax deduction.

Securities & Investment Advice offered through G.A. Repple & Company, A Registered Broker/Dealer & Investment Advisor; Member FINRA & SIPC; Insurance Services offered through Repple Insurance Services (RIS)  
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