

Vehicles for Giving

YOUR GIFT	YOUR GOAL	HOW TO MAKE THE GIFT	YOUR BENEFITS
Bequest	Defer a gift until after your lifetime	Name us in your will or living trust. (Designate a specific amount, percentage or share of the residue)	Donation exempt from federal estate tax Control of your assets for your lifetime
Outright Gift of Cash	Make a quick and easy gift	Simply write a check or make a cash donation now	Immediate income tax deduction Removes property from estate
Outright Gift of Securities	Avoid tax on capital gains	Contribute long-term appreciated stock or other securities	Immediate charitable deduction Avoidance of capital gains tax
Gift of Retirement Assets	Avoid the two-fold taxation on IRAs or other employee benefit plans	Name us as the beneficiary of the remainder of the assets after your lifetime	Allows you to make the gift from the most highly taxed assets, leaving better assets for family
Gift of Life Insurance	Make a large gift with little cost to yourself	Change ownership on a life insurance policy no longer needed	Current income tax deduction Possible future deductions through gifts to pay policy premium
Retained Life Estate	Give your personal residence now, but continue to live there	Designate ownership of your home to us, but retain occupancy	Valuable charitable income tax deduction Lifetime use of residence
Gift of Real Estate	Make a gift of property no longer needed and generate an income tax deduction	Donate the property to us	Immediate income tax deduction Reduction or elimination of capital gains tax
Charitable Remainder Trust	Secure a fixed and often increased income, or create a hedge against inflation	Create a trust that pays income annually; principal is retained for JFS	Variable or fixed income for life Immediate income tax charitable deduction
Charitable Lead Trust	Reduce gift and estate taxes on assets you pass to children or grand-children	Create a charitable trust that pays fixed or variable income to us for a specific term in years; principal is retained for heirs	Reduces your taxable estate Property kept by your family, often with reduced gift taxes
Charitable Gift Annuity	Supplement income with steady payment that are partially tax-free	Establish a charitable gift annuity contract with us that pays a set amount for life	Current and future savings on income taxes Fixed payment for life for one or two individuals