

Rancho Santa Fe Foundation

How and Why to Plan a Gift - Planned Giving at a Glance



	Most Common Planned Gifts				More Planned Giving Options				
	Cash	Securities	Bequests	Retirement Plan Assets, IRA	Life Insurance	Real Estate	Personal property	Charitable Remainder Trust	Charitable Lead Trust
How does it work?	Give cash	Give appreciated securities	Simplest form of gift planning through a trust or will	Name RSFF as the beneficiary of the plan	Give old or new policy with RSFF as beneficiary and owner	Give appreciated real estate	Give artwork, collectibles, or other types of tangible property	Trust that pays income for life or a term of years to a donor and/or others. Assets ultimately benefit RSFF.	Trust that makes payments to RSFF for a period of years. Assets ultimately pass to donor or heirs
What do you want to do?	Maximize tax deduction; minimize the gift details	Avoid tax on capital gains, afford a larger gift to RSFF	Make a gift that costs nothing during your lifetime (Plan now, give later)	Avoid double taxation at death	Make a significant gift at little cost	Make a substantial gift, avoid capital gains tax, receive a significant income tax reduction	Put assets you no longer need or can maintain to good use	Diversify assets, avoid or defer capital gains tax, secure often-greater income and possible inflation protection	Reduce gift and estate taxes on assets you pass to heirs; lower income tax liability, retain control of assets
How do you make the gift?	Write a check or give on-line now	Contribute long-term appreciated stock or other marketable securities	Name RSFF in your will or living trust by designating a specific amount or a share of the residue	Name RSFF as whole or partial successor beneficiary on your plan's form	Donate paid-up policy you no longer need or take out a new policy	Donate the property to RSFF prior to sale	Donate tangible personal property	Create a trust that pays income to donor and/or others; principal (remainder) ultimately goes to RSFF	Create a trust that pays income to RSFF, principal (remainder) ultimately returns to heirs or donors
Donor Benefit									
Reduce Estate tax	Removes taxable assets from the estate	Removes taxable assets from the estate	Donation exempt from the federal tax	Donation exempt from federal estate and income tax	Donation exempt from federal estate tax	Removes taxable assets from the estate	Removes taxable assets from the estate	Removes taxable assets from the estate	Removes taxable assets from the estate
Reduce Income Tax	Immediate deduction for full value	Immediate deduction for full value		Your heirs will avoid income tax	Current income tax deduction for paid-up policy. Future deductions for premium payments on new policy	Immediate deduction for full value	Immediate deduction for full value	Deduction for gift portion of assets	Limited
Capital Gain Reduction		Complete Avoidance	Complete avoidance			Complete avoidance	Complete avoidance	Partial Avoidance	Varies
More		Still like the stock? Use your cash to buy at today's price and lock in a higher cost basis	Make a substantial gift when you no longer need the assets	Often overlooked and easily given	Simple to set up; small financial commitment for large ultimate gift	Coordinate with RSFF before donating	Coordinate with RSFF before donating; significant gift without cash outlay	Receive variable or fixed income for life; Significant income and estate tax advantage	Best for assets expected to appreciate rapidly
Give an asset but keep enjoying it			Control of assets during lifetime	Continue to take withdrawals from plan during your lifetime		Retained life interest ends when life tenant passes		Continue to receive life income	Property reverts to donor, or to heirs with reduced gift and estate taxes
How does it benefit RSFF?	Delivers Immediate benefits	Delivers immediate benefits	Ensures future strength of RSFF	Ensures future strength of RSFF	Ensures future strength of RSFF	Delivers immediate benefits	Delivers immediate benefits	Ensures future strength of RSFF	Delivers immediate benefits