

WHICH GIFT PLAN IS BEST FOR YOU?

Your best choice is the giving option that best fits your overall needs and goals.

IF YOUR GOAL IS TO:	YOUR BEST OPTION IS:	YOUR BENEFITS WILL BE:
Retain full control of assets during your lifetime	A bequest in will or living trust	Retaining control of your assets during your lifetime and receiving an estate tax deduction
Convert property to a higher income level and receive guaranteed payments for life	A charitable gift annuity	Receiving an income tax deduction and guaranteed fixed payments for life, with payments partly tax-free
Convert property to a higher income level, diversify assets, and receive income payments	A charitable remainder trust	Receiving an income tax deduction and avoiding capital gains tax when your highly appreciated assets are diversified to produce additional income for you
Convert property to a higher income level and defer income payments until later	A deferred payment charitable gift annuity	Passing assets on to your family with minimal or no gift or estate taxes
Make a current gift to CVRM while reducing or eliminating gift and estate taxes on assets transferred to family	A charitable lead trust	Passing assets on to your family with minimal or no gift or estate taxes
Avoid double taxation on IRAs, Section 401(k) plans, or defined contribution plans	A retirement plan naming CVRM as the beneficiary at death	Retaining control of your assets during your lifetime and avoiding estate and income taxes on your retirement plan
Avoid capital gains tax on the sale of a home or other real estate	A gift of real estate to CVRM	Receiving an income tax deduction and avoiding capital gains tax
Preserve lifetime use of home or farm and receive a current tax deduction	A life estate reserved	Retaining control of your home or farm during your lifetime and avoiding estate and income taxes
Avoid tax on capital gains realized on marketable securities	A gift of appreciated marketable securities to CVRM	Receiving an income tax deduction and avoiding capital gains tax

Please call our Estate Planning Experts at (760) 347-3512 to determine the right program for you!

COACHELLA VALLEY RESCUE MISSION

ESTATE PLANNING QUICK GUIDE