



How Everyone Can Benefit from Planned Gifts

Match your financial goals to your philanthropic dreams!

Your Goal	Your Gift	Your Method	Your benefit
Make a gift while leaving more of your estate to your heirs	Gifts of Retirement Assets (IE: 401-K, IRA)	Name us as the beneficiary of your retirement plan, and pass less taxed assets to your heirs.	Avoid up to 60% income tax on your retirement assets; pass more of your estate to heirs.
Make a gift that costs you nothing during your lifetime	Gifts through your Will or Trust ("Bequest")	Include a gift of cash, property, or a share of your estate through your will.	A gift that does not affect your cash flow, and you can adjust your gift as circumstances change.
Make a gift while avoiding capital gains liability	Gifts of appreciated stock or securities.	Give appreciated stocks, bonds or mutual funds to sell and use the proceeds.	Make a significant gift; receive an immediate income tax deduction; pay no capital gains.
Make a gift and receive a "paycheck" for life	Charitable Gift Annuity	Donate cash or securities in a plan where the remainder comes to us upon your death.	Diversify assets, avoid or defer capital gains tax, receive charitable tax deduction, secure often greater income and possible inflation protection.
Make a gift and receive a steady income for life	Charitable Remainder Unitrust, Charitable Remainder Annuity Trust	Share your assets with us in a plan that provides an income for life and where the remainder comes to us upon your death.	Make an extraordinary contribution that costs you nothing now and can be achieved by simply signing your name.
Make a large gift at little cost	Gift of Life Insurance	Donate a life insurance policy you no longer need or name us in an existing one.	Take a tax deduction now; take possible future deductions through gifts to pay policy premiums.
Plan a future gift in the simplest way	Gift the balance of your account (POD or TOD)	Designate the balance of your bank or brokerage account, retirement plan, annuity, or life insurance policy to us.	Make an extraordinary contribution that costs you nothing now and can be accomplished with a signature.
Make a gift that preserves your assets for your heirs.	Charitable Lead Trust	Use appreciated assets to create a trust that will pay us income for a period of years and then will pass the assets back to you or your heirs.	Shelter your growing assets and benefit us immediately; reduce or eliminate gift and estate tax.

Catholic Foundation of Southwest Iowa

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