

**SUMMARY OF
GIFT PLANNING OPTIONS
AND U.S. FEDERAL TAX AND OTHER BENEFITS**

A primary question to consider first is, have you made out a will?	If you have not yet written a will or trust, regardless of charitable intent, please consider having one prepared.	
If your goal is to:	Then you can:	And your benefits include:
Make a simple and easy gift to Self-Realization Fellowship (SRF)	Make a cash donation to SRF by mail or telephone, or through our secure online process.	An income tax deduction and immediate benefit to SRF
Eliminate tax on capital gains on stocks, bonds, or mutual fund shares that have appreciated in value	Contribute long-term (held more than one year) appreciated securities or mutual fund shares to SRF.	A charitable income tax deduction and no capital gains tax for the appreciation
Defer a gift until after your lifetime	Designate SRF as beneficiary in your will or trust.	A charitable estate tax deduction to your estate
Eliminate capital gains tax on the sale of a home or other real estate	Donate the real estate to SRF.	A charitable income tax deduction for the fair market value of property plus elimination of capital gains tax
Eliminate the twofold taxation on IRA or other qualified retirement plan assets	Name SRF as the beneficiary of the remainder of the retirement assets after your lifetime.	All retirement plan assets pass to SRF free of estate and income taxes
Donate your personal residence or farm, but retain use of property during your lifetime	Create a retained life estate.	An income tax deduction in the year of the gift and use of the property during your lifetime
Make a large gift with little cost to you	Contribute a life insurance policy to SRF that you no longer need.	Current and possibly future income tax deductions
Secure, fixed payments for life while avoiding market risks	Create a charitable remainder annuity trust with appreciated assets and name yourself as income beneficiary and SRF as remainder beneficiary.	An income tax deduction in the year of the gift plus elimination of capital gains tax for appreciation if asset sold inside trust
Donate income from an asset for a period of years but retain the asset for yourself or your heirs	Create a charitable lead trust and name SRF as income beneficiary and you or your heirs as remainder beneficiary.	Return of asset to you or your heirs after trust ends, with federal estate tax savings and income tax deductions for income distributed to SRF each year during term of trust
Create a hedge against inflation over the long term	Create a charitable remainder unitrust and name yourself as income beneficiary and SRF as remainder beneficiary.	Variable payments for life based on investment returns and an income tax deduction in year of transfer to trust
Make a bequest to SRF during your lifetime that you can revoke if necessary	Name SRF as the beneficiary in a living trust.	You will have full control of the trust terms during your lifetime, with power to change beneficiary at will