

MATCH THE CHARITABLE GIFT PLANNING OPTION TO YOUR FINANCIAL GOALS

Gift Planning Option	Bequest Through a Will	Revocable Living Trust	Gift of Life Insurance	Gift of Retirement Assets	Gift of Real Estate	Gift of Real Estate, Retained Life Estate	Charitable Remainder Unitrust	Charitable Remainder Annuity Trust	Charitable Gift Annuity
Your Financial Goal	Defer a gift until after death. Retain ability to change one's mind.	Make a gift at death. Retain ability to change one's mind.	Make a gift with little expense.	Avoid income taxation of IRAs or other employee benefit plans.	Avoid capital gains tax on the sale of a home or other real estate.	Give your personal residence or farm now, but continue to live there for remainder of lifetime	Avoid paying tax when selling a highly appreciated asset; achieve current and/or future income; an income-tax deduction	Avoid paying tax when selling a highly appreciated asset; achieve current and/or future fixed income; income tax deduction	Supplement your retirement income with a guaranteed, fixed amount which is partially tax-free.
How to Make the Gift	Name Hospice Foundation* in the will with a specific amount, a percentage share, or the rest, residue & remainder.	Name Hospice Fdn.* the beneficiary of assets in a revocable living trust	Give a paid-up life insurance policy no longer needed and/or name Hospice Foundation* as beneficiary.	If over age 70½, transfer IRA assets directly to Hospice Fdn.* or name Hospice Fdn.* as beneficiary of the remainder of the assets after death.	Donate the property directly to Hospice Foundation*. May donate income-producing property.	Deed the ownership of property to Hospice Foundation*, but retain occupancy (and responsibility for taxes and maintenance)	Create a trust that pays a fixed percentage of its assets as revalued annually.	Create a charitable trust that pays you (or you and another income beneficiary) a set income annually.	Enter a charitable gift annuity contract with Hospice Foundation that pays a guaranteed income annually.
Your Benefits as the Donor	Donation is exempt from federal estate taxes; can change your mind	You maintain control of trust for your lifetime.	Current income-tax deduction	Allows less costly assets for your heirs; Avoids income tax for you and/or your heirs	Immediate income-tax deduction and a reduction or elimination of capital-gains tax.	Valuable charitable income-tax deduction and a lifetime right to live in your house	Receive a variable income stream for life and an immediate charitable income-tax deduction	Immediate income-tax deduction and a fixed income for life, often at a higher rate of return	Current and future savings on income taxes, as well as a stable income stream for life

* Legal name: **Central Coast Hospice Foundation**
TIN#: 94-2404634

This chart is provided as guidance only. It does not provide professional advice for any planned giving vehicles. A donor should always seek the professional assistance of an attorney specializing in estate planning, a CPA, or a financial advisor.



Please contact Hospice Foundation for further information about charitable planned giving. We are happy to answer donors' questions about the impact of their gift in supporting the current and future availability of hospice services in Monterey and San Benito counties.

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