

We Can Find a Plan That's Right for You

First of all, thank you for considering a gift to help support our work. The Communication Center provides Minnesotans who are blind, visually impaired, physically disabled and print handicapped with timely, high-quality access to print materials that meet their educational, vocational, self-sufficiency and leisure needs. We know that if you make a contribution, it will be because you believe in what we do, and because you want to help make a difference in the lives of others. But we'd also like to make sure you benefit from making a gift to us.

How does this happen? You may be surprised to learn that some of the best gift plans also improve the donor's financial and tax situation.

Your Giving Options

The most common donations are outright gifts, such as cash or a check, which we receive right away. But many times, people want to hold on to their money and other assets for now, just to be

sure they can meet their family's future financial needs. These people are usually delighted to learn that we have excellent alternatives that allow them to still make a gift. One of these options could be right for you, too.

They're known as "planned" gifts. They can be revocable—a charitable bequest in your will, for example—so that you can change your mind at any time. Or, they can be irrevocable—just as outright gifts are—so that you benefit from an immediate income tax deduction.

The attraction of irrevocable planned gifts is that they are deferred. You part with an asset today, but the actual giving of the asset to us is put off for a while—often until after your lifetime (and that of a surviving beneficiary, if you wish). Until that time, you receive benefits from the gift.

For example, with a charitable remainder trust, you receive lifetime income from the asset after it's placed in a trust, and then we

receive the remainder of the trust after you die. Or, you could deed us a remainder interest in your home and still retain the right to live in it for life. At any rate, the key feature of planned gifts like these is that they provide important benefits to the donor as well as the charitable organization.

Learn More

We've designed the chart inside to summarize the benefits of some of the main types of charitable gifts. Just think of what you want to accomplish with your gift and there's probably a way to do it!

We're here to answer any questions you might have about planned giving. We can examine your particular situation and, together with your attorney and/or financial advisors, help you find ways to support our mission while ensuring your family's financial security. Please call us for more information.

The information in this publication is not intended as legal advice. For legal advice, please consult an attorney.

Planning Strategies



**Communication Center
State Services for the Blind**
2200 University Avenue West
Suite 240
Saint Paul, Minnesota 55114-1840

Toll Free (800) 652-9000
TTY/TTD (651) 642-0506 or
Toll Free TTY (888) 665-3276

www.mncommunicationcenter.org

All information is available in alternative formats such as braille, large print and computer disk.

Choose the Gift Plan That Matches Your Goal

Communication Center

Your Gift	Bequest In Will	Revocable Living Trust	Outright Gift of Cash	Outright Gift of Securities	Outright Gift of Personal Property	Gift of Life Insurance	Gift of Retirement Assets	Gift of Real Estate	Gift of Retained Life Estate	Charitable Remainder Unitrust	Charitable Remainder Annuity Trust
Your Goal	Defer a gift until after your lifetime.	Make a revocable gift during your lifetime.	Make a quick and easy gift.	Avoid tax on capital gains.	Share your enjoyment of a collection or other personal item.	Make a large gift with little cost to yourself.	Avoid the twofold taxation on IRAs or other employee benefit plans.	Make a gift of an asset no longer needed and generate an income tax deduction.	Give your personal residence, vacation home or farm now but continue to live there.	Create a hedge against inflation over the long term and supplement your retirement income.	Secure a fixed income and supplement your retirement funds.
How You Make the Gift	Name us in your will (designate a specific amount, a percentage or a share of the residue).	Name us the beneficiary of assets in a living trust.	Simply write a check.	Contribute long-term appreciated stock or other securities.	Donate tangible personal property used for our tax-exempt function.	Contribute a life insurance policy you no longer need.	Name us as the beneficiary of the remainder of the assets after your lifetime.	Donate the property to us, or sell it to us at a bargain price.	Deed ownership of your home to us but retain occupancy.	Create a trust that pays a fixed percentage of trust's assets as revalued annually.	Create a charitable trust that pays you a set income annually.
Your Benefits	donation exempt from federal estate tax control of asset for your lifetime	control of the trust for your lifetime gift in trust exempt from federal estate tax	immediate income tax deduction removes property from estate	immediate charitable deduction of full fair market value avoidance of capital gains tax	charitable deduction based on the full fair market value	current income tax deduction possible future deductions through gifts to pay policy premiums	make the gift from the most highly taxed assets, leaving more for family avoids income and estate tax	immediate income tax deduction reduction or elimination of capital gains tax	valuable charitable income tax deduction lifetime use of residence	variable income for life immediate income tax charitable deduction	fixed payments for life, often at a higher rate of return immediate income tax deduction