

Types of life income plans include:

• **Charitable Gift Annuity.** In exchange for your gift, you and/or your other designated individuals will receive fixed income for life, part of which is treated as tax-free return of principle. You also receive an immediate income tax deduction for the gift. After the last beneficiary dies, any remaining amount is used to create a charitable fund at the Foundation.

• **Charitable Remainder Trust.** Your gift is placed in a trust that pays annual income to you or another designated individual for the trust's term. The remaining gift amount is used to establish a charitable fund of your choice at the Foundation. You gain significant tax benefits over the term of the trust and decrease the size of your taxable estate.

• **Charitable Lead Trust.** A lead trust can be used to build your charitable fund at the Foundation over time, while providing an income tax, gift tax or estate tax charitable deduction in the year it is funded. At the end of the trust's term, the balance is transferred to you or to the individual(s) you have named.

How You Can Learn More

We are happy to review these gift options with you or your financial or legal advisor. For more information, call us at (937) 222-0410 or toll free at (877) 222-0410, and ask to speak to one of our Development officers. You also may visit us online at www.daytonfoundation.org.



THE • DAYTON
FOUNDATION

We're here for good.

*The Regional Community
Foundation*

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Please note: The Dayton Foundation does not practice law or offer financial or tax advice. The Foundation recommends that people considering establishing funds or legacies through the Foundation consult their financial, tax or legal advisor.

Flexible Gift Options with Maximum Benefits⁵

Ways You Can Fund Your Charitable Gift



We're here for good.

Giving through The Dayton Foundation enables you to:

- fulfill your philanthropic goals
- access our many customized charitable options
- maximize your charitable gift deduction
- reduce or eliminate capital gains taxes on appreciated property
- generate supplementary income
- invest in your community's future

Gift Giving Options for Today and Tomorrow

The Dayton Foundation offers you easy, effective ways to provide lasting support for the charities you care about the most.

Giving through The Dayton Foundation enables you to use a variety of assets, including cash, appreciated securities and real estate. You also may create a plan for making a future gift through your estate or a plan that provides income for life. All of these options can be used alone or in combination with each other to establish a current or future charitable fund.

Our staff gladly will work with you or with your financial or estate planning advisor to create a gift giving plan that fits your unique charitable interests and financial goals. We will help you to get the greatest return on your community investment.

Ways You Can Give Now

• **Cash.** Gifts of cash are the most convenient, simple and direct way to give. Cash gifts are fully deductible up to 50 percent of your Adjusted Gross Income (AGI). Amounts given over and above this limit can be carried forward and deducted for up to five years beyond the year you make your gift.

• **Appreciated Securities.** You may receive a charitable deduction for the full fair market value of long-term capital gains assets that you contribute, such as stocks and mutual funds held for more than one year. Since the Foundation liquidates the securities, you pay no

tax on the sale, and the full value of your gift is available to support your charitable interests.

• **Real Estate.** Real estate gifts, such as your home, farm or vacation property, entitle you to a charitable income tax deduction up to the full fair market value of the property, not to exceed 30 percent of your AGI. Plus, you avoid paying any capital gains tax on the property's appreciated value.

• **Other Tangible Personal Property.** Gifts of personal property, such as works of art, collectibles or jewelry, may offer beneficial charitable deductions. Contact the Foundation's Development staff to discuss making this type of gift arrangement.

Legacy Gifts – Planned and Deferred Gift Vehicles

The Dayton Foundation offers a variety of ways to help you establish a plan for giving to charity after your lifetime. Gift giving options include outright gifts, as well as plans that provide income for life, either for you or another designated beneficiary.

Outright Gift Options

• **Life Insurance.** Gifting a life insurance policy that is no longer needed or taking out a new policy is a perfect option to establish a future charitable fund or to make an outright gift to the Foundation. You earn an immediate tax deduction approximately equal to the policy's replacement cost or current cash value, and any additional premiums that you pay are deductible.

• **Bequest.** Bequests through your will are one of the most effective methods of providing for your favorite charities, while enabling you to retain the use of your assets or property during your lifetime. Several types of bequests are available to you, including designating a specific dollar amount, a percentage of your estate or the remaining property after all other obligations are fulfilled.

• **Retirement Plan Assets.** You can designate The Dayton Foundation as the beneficiary of your IRA or other retirement plans. Retirement plans are ideal for charitable giving, because they are more heavily taxed than other estate assets and can significantly reduce your estate tax liability. This can allow you to give more to your heirs and to the charities you care about the most.

• **Life Estate Remainder Interest.** You can gift your home, farm or vacation property to the Foundation and retain the right to use the property during your lifetime, after which it is sold by the Foundation. You benefit from an immediate tax deduction in the year that the gift arrangement is made.

Gift Options that Produce Income for You and/or Others

A life income gift plan through The Dayton Foundation provides income for life for you and/or your loved ones, an immediate charitable tax deduction, a charitable estate tax deduction and an everlasting legacy to the Greater Miami Valley.