

Planned Giving Comparison Chart

Type of gift	Cash	Securities	Bequest	Retirement Plan	Life Insurance	Charitable Gift Annuity	Real Estate	Retained Life Interest	Personal Property
<i>How it works</i>	Give cash	Give appreciated securities	Simplest form: plan now, give later	Name VCCF as the beneficiary of the plan	Name VCCF as beneficiary & owner of donor-owned policy	Simple gift contract provides lifetime payment to 1 or 2 people	Give appreciated real estate	Give real estate; retain right to use it for life	Give artwork, collectibles, or other tangible property
<i>Reason</i>	Maximize deduction	Avoid tax on capital gains	Make a gift that costs nothing during lifetime	Avoid double taxation at death	Make a gift for little cost	Supplements income with partially tax-free payment	Avoid tax on capital gain, receive income tax deduction	Make significant gift without affecting lifestyle	Gift assets no longer needed or used by donor
<i>How to make gift</i>	Write a check or give online	Transfer appreciated stock/securities	Name VCCF in will or living trust for specific amount or a % of residual	Name VCCF as whole or partial beneficiary on plan form	Donate paid-up policy donor no longer needs	Sign contract and give VCCF specified gift amount	Donate property	Convey property to VCCF but retain lifetime use	Convey tangible property related to VCCF's tax-exempt function
Donor Benefits									
<i>Reduce estate tax</i>		Lessens taxable assets of estate	Future gift exempt from estate tax	Future gift exempt from estate tax and income tax	Future gift exempt from estate tax	Lessens taxable assets of estate	Lessens taxable assets of estate	Lessens taxable assets of estate	Lessens taxable assets of estate
<i>Reduce income tax</i>	Deduction for full value	Deduction for full value	Heirs avoid income tax		Current income tax deduction for paid-up policy	Deduction for portion of gift funding CGA	Deduction for full value	Deduction for value of property, less value for personal use	Deduction for full value if VCCF can use asset
<i>Reduce or eliminate capital gains tax</i>		Complete avoidance	Complete avoidance			Partial avoidance	Complete avoidance	Complete avoidance	Complete avoidance
<i>Income from gift</i>						Fixed payments for life for 1 or 2 people			
<i>Retain asset</i>			Control of assets during lifetime	Donor takes withdrawals from plan during lifetime				Use of asset during lifetime	