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BOYS & GIRLS CLUBS
OF ST. HELENA AND CALISTOGA

707-963-8944
www.BGCSHC.org

PLANNED GIVING BRIEF

Understanding Planned Giving

Planned Giving Overview

The goal of planned giving is to help you plan your estate and charitable giving in a way that benefits you, your family and charity. There are several ways you can make these planned gifts to your Boys & Girls Club and enjoy tax and income benefits.

If you have questions, please contact us, we look forward to helping you.

YOUR GIFT	YOUR GOAL	HOW IT WORKS	YOUR BENEFITS
 Bequest	<ul style="list-style-type: none"> Maintain control of your assets during life Make a gift to Boys & Girls Club at your death 	You designate Boys & Girls Club as the beneficiary of your asset by will, trust or other instrument.	<ul style="list-style-type: none"> Estate tax charitable deduction Life use and ownership of your property
Charitable Gift Annuity (CGA)	<ul style="list-style-type: none"> Receive fixed income for life Avoid capital gains tax on the sale of your appreciated property Enjoy the benefit of tax savings from a charitable deduction 	You transfer your cash or appreciated property to Boys & Girls Club in exchange for our promise to pay you fixed income (with rates based on your age) for the rest of your life.	<ul style="list-style-type: none"> Charitable tax deduction Fixed income for life Partial bypass of capital gain Possible tax-free payments
Charitable Remainder Trust (CRT)	<ul style="list-style-type: none"> Transfer your appreciated property without paying capital gains tax Enjoy regular income for life or a term of years Receive the benefit of tax savings from a charitable deduction 	You transfer your cash or appreciated property to fund a charitable trust. The trust sells your property tax-free and provides you with income for life or a term of years.	<ul style="list-style-type: none"> Charitable tax deduction Income for life or a term of years Possible income growth over time Avoidance of capital gains tax
Charitable Lead Trust (CLT)	<ul style="list-style-type: none"> Give cash or property to your family in the future Avoid substantial gift or estate tax 	You transfer your cash or property to fund a lead trust that makes a gift to Boys & Girls Club for a number of years. You receive a charitable deduction for the gift. Your family receives the remainder at substantial tax savings.	<ul style="list-style-type: none"> Gift or estate tax deduction Asset and appreciation passes to family at a reduced cost
Beneficiary Designation	<ul style="list-style-type: none"> Maintain control of your assets during life Make a gift to Boys & Girls Club at your death 	You designate your Boys & Girls Club as beneficiary of your bank account, life insurance policy or other instrument.	<ul style="list-style-type: none"> Estate tax charitable deduction Lifetime use and ownership of your property
Individual Retirement Account	<ul style="list-style-type: none"> Maintain control of your assets during life Make a gift to Boys & Girls Club at your death Avoid possibly heavy taxes if IRA or retirement plan is left to non-spousal relatives 	You designate your Boys & Girls Club as beneficiary of your IRA, 401(k), 403(b) or pension account.	<ul style="list-style-type: none"> Lifetime control of IRA, 401(k), 403(b) or pension account Lifetime income Estate tax charitable deduction