



UNITED WAY BAY AREA

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Understanding Planned Gifts and their Benefits

Planned giving is a way for you to integrate your personal, financial and estate planning by making lifetime or testamentary charitable gifts. Below are some common types of planned gifts and their benefits. Call or visit our website for more information.



BEQUEST

A bequest is a gift made through your will or trust. A bequest is the simplest type of planned gift for you to make and easiest to implement.

BENEFITS OF BEQUEST

You may desire to support charity but are unable to make gifts during your lifetime. For example, you may have property that is needed during life to cover your living expenses or health care costs.



CHARITABLE GIFT ANNUITY (CGA)

You make a gift of cash or property to us and we agree to make fixed payments for one or two lives.

BENEFITS OF CGA

You want to make a gift to our organization and receive fixed income for the future. This plan works well with your gift of cash or appreciated stock that is providing little or no income.



CHARITABLE REMAINDER TRUST (CRT)

You transfer your cash or property to fund a trust that makes payments for your lifetime or a number of years and then passes what remains to our organization.

BENEFITS OF CRT

You own appreciated property that produces little or no income and would like to sell without paying capital gains tax. You may be desiring income for retirement.



BARGAIN SALE

We purchase your property for less than fair market value. You receive cash or debt relief and a charitable deduction.

BENEFITS OF BARGAIN SALE

You own appreciated property and want to help our organization, but need a benefit in return (either cash or debt relief).



LIFE ESTATE RESERVED

You transfer your personal residence or farm to us and retain the right to use the property for your lifetime.

BENEFITS OF LIFE ESTATE

You want to remain living in your home and desire a current income tax deduction.



FAMILY LEAD TRUST

You transfer your cash or property to a trust that makes payments to our organization for a number of years and then passes the trust property to your family with no additional tax.

BENEFITS OF CLT

You want to pass specific property to your family without paying a lot of gift estate tax.