

GIVING OPTIONS

WAYS TO ASSURE JEWISH TOMORROWS

*Have you considered making a lasting gift to **YOUR** Jewish community?*

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 many ways you can make these planned gifts and enjoy tax and income benefits.

YOUR GIFT	YOUR GOAL	HOW IT WORKS	YOUR BENEFITS
BEQUEST OR LIVING TRUST	<ul style="list-style-type: none"> Make a revocable gift to charity and defer the transfer of assets until after your lifetime 	<ul style="list-style-type: none"> Name TJF (and/or an Affiliate) in your will or living trust designating a specific dollar amount, percentage or share of the residual estate 	<ul style="list-style-type: none"> Maintain control of your assets during your lifetime Avoid or reduce federal estate tax
IRA OR RETIREMENT PLAN DESIGNATION	<ul style="list-style-type: none"> Make a revocable gift to charity after your lifetime Avoid paying taxes on IRAs or other retirement assets left to heirs 	<ul style="list-style-type: none"> Name TJF (and/or affiliate) as beneficiary of your retirement account to be distributed after your lifetime Complete a Change of Beneficiary form, no cost involved 	<ul style="list-style-type: none"> Avoid multiple layers of federal and state taxes that would be due if you left assets to heirs Lifetime use of asset or income
LIFE INSURANCE	<ul style="list-style-type: none"> Make a future gift of a specific amount, with reduced cash outlay to support a larger after lifetime gift 	<ul style="list-style-type: none"> Purchase a new policy (or transfer an existing policy you no longer need*) and name TJF and/or Affiliate as owner and or beneficiary 	<ul style="list-style-type: none"> Current income tax deduction for premiums donated or cash value* of existing policy Make larger gift than you thought possible
CHARITABLE REMAINDER TRUST (CRT)	<ul style="list-style-type: none"> Secure a stream of income for life (or a term of years) for you or family member(s) and leave remainder of asset to charity 	<ul style="list-style-type: none"> Transfer cash or appreciated property to fund a charitable trust that provides you or family member(s) with income for life or a term of years. Remainder of asset is left to charity 	<ul style="list-style-type: none"> Receive income for life or terms of years Receive an immediate income tax deduction Avoidance of capital gains tax as asset is removed from your estate
CHARITABLE LEAD TRUST (CLT)	<ul style="list-style-type: none"> Reduce gift and estate taxes on assets you pass to children or grandchildren Provide income (gift) to charity for life (or term of years) and pass on asset to family 	<ul style="list-style-type: none"> Transfer cash or property to create a trust that makes gifts to TJF and/or Affiliate for a number of years; the principal is retained for your family at substantial tax savings 	<ul style="list-style-type: none"> Gift or estate tax deduction Family keeps the asset and appreciation with reduced gift and estate taxes
LIFE ESTATE RESERVED	<ul style="list-style-type: none"> Remain in your home for life Provide future gift to charity without giving up the asset during your life Receive a current charitable income tax deduction 	<ul style="list-style-type: none"> Deed/gift your home to TJF and retain the right to use the property during your life Pay maintenance, insurance, and property taxes as you do currently After your lifetime, property is sold and charity receives the proceeds 	<ul style="list-style-type: none"> Receive a current federal income tax deduction for the value of the remainder interest in your home Maintain lifetime use of your home

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