**ANGELS’ PLACE**

PLANNED GIVING OPPORTUNITIES

**Bequests:** “Gifts under the Will” – establish a gift to Angels’ Place, to be completed upon the death of the donor(s). This method provides the donor(s) with a Charitable Estate Tax Deduction and establishes the legacy that the donor(s) intended.

**Beneficial Designation of Retirement Plans:** This strategy enables the donor(s) to create a legacy gift to Angels’ Place using their Retirement or Qualified Plans. By naming Angels’ Place as a “Designated Beneficiary” (a partial or entire designation can be established), a legacy gift can be created at the death of the donor(s). This strategy creates a Charitable Estate Tax Deduction.

**Beneficial Designation of Life Insurance:** The donor(s) gift the death benefit of an existing life insurance policy to Angels’ Place. When the benefit is paid, the portion (or total – depending on designation) is paid directly to Angels’ Place, creating the legacy gift, as well as the Charitable Estate Tax Deduction.

**Gift of Real Property Subject to Life Estate:** The donor(s) begin the gifting process by deeding the primary residence, vacation home, etc., to Angels’ Place – RETAINING the right to occupy the property for life. The “Life Tenant(s)” retain the responsibility for taxes, utilities, insurance and up-keep of the property at all times during their occupancy. In exchange for this strategy, the donor(s) receive a charitable income tax deduction based upon the remainder value on the property. This is also a great strategy for ease in the estate distribution/settlement process.

**Charitable Gift Annuity Contract:** A simple contract between the donor(s) and Angels’ Place, whereby the donor gifts cash or appreciated securities, in exchange for an immediate charitable income tax deduction, and a retained income interest (distribution) for life. The donor’s income can be immediate or deferred to another time period. Upon the death of the income beneficiary, or if the donor(s) elect to terminate the income early, the remainder is distributed to the program pre-arranged with Angels’ Place.

**Charitable Remainder Trust:** A irrevocable trust created for the donor(s) by their own legal advisor, with a dual purpose: the donor(s) will receive a charitable income tax deduction immediately, as well as an income stream which has been predetermined by the planning team. There are two types of Charitable Remainder Trust – Charitable Remainder Annuity Trust (with a fixed distribution dollar amount), and the Charitable Remainder Unitrust (a flexible distribution dollar amount - but this trust does allow additional contributions for additional deduction and increase in distribution). The Charitable Remainder Trust provides a new source of “disposable income” which can be used for additional planning for the donor(s), as well as for additional gifts to Angels’ Place.

**Charitable Lead Trust:** Also an irrevocable trust, created by the donors’ own legal advisor to create an immediate stream of income to Angels’ Place (and other charitable organizations) for a time period established by the donor(s). At the termination of the trust, the assets held within the trust will be transferred to the designated (non-charitable) beneficiaries, (family, friends, etc.). This vehicle provides the donor with the ability to establish the charitable legacy today – while it can be enjoyed – as well as to transfer assets to loved ones in a most tax advantageous manner.