



## Make a difference through a planned gift

A planned gift helps you to maximize the personal benefits of your charitable giving and enables you to make gifts you might not have thought possible.

## Bequests

A bequest can deliver a special gift to Parent Aid and is deductible for federal estate tax purposes (there is no limit on the deduction your estate can claim). You can bequeath both real and personal property. There are 3 ways you can make a bequest to Parent Aid:

- ◆ *Specific Bequest*— You designate a specific dollar amount, a specific percentage or a specific property to Parent Aid.
- ◆ *Residual Bequest*— Your estate pays all debts, taxes, expenses and specific bequests. The remaining amount, if any, will be transferred to Parent Aid
- ◆ *Contingent Bequest*— You can ask that Parent Aid receives all or a portion of your estate only under certain circumstances. (For example, if your daughter doesn't survive you).

Sample wording: "I give, devise, and bequeath to the Parent Aid Child Abuse Prevention Center the sum of \_\_\_\_\_." (or otherwise describe the gift or specify a percentage of the estate)

## Charitable Remainder Trusts

Charitable Remainder Trusts (CRTs) are a very popular type of life-income plan. A CRT allows for tremendous flexibility which can meet the income goals of the donor, provide great tax benefits and unlock your ability to make a significant and high impact gift to Parent Aid.

A CRT is accomplished by creating an irrevocable trust with the assistance of your attorney. Benefits that can be realized include:

- ◆ Increasing your income when you give to a trust designed to pay out more than you now earn on the assets you contribute
- ◆ Receiving a money saving federal income tax charitable deduction
- ◆ By transferring highly appreciated assets to the trust, you avoid incurring capital gains taxes.
- ◆ Gain the enduring satisfaction of having made a major commitment to our important work

Two most common types of CRTs:

*Charitable Remainder Unitrust*— pays a variable payment based on the value of the assets in the trust. As the assets grow or more is put into the trust, the payouts increase.

*Charitable Remainder Annuity Trust*— pays a fixed amount throughout the term of the trust. This can be a great option for a donor who wants predictable payments from their gift.

**OUR MISSION**  
To strengthen families  
and prevent child abuse.



## Gift Annuities

At this time, Parent Aid is considering offering charitable gift annuities. As another excellent life income option, a donor would be able to transfer cash or securities to Parent Aid, who would then issue an annuity and make fixed payments to you for life. In addition to a current income tax deduction, a portion of the annuity payments are tax free. Please contact Parent Aid if you are interested in discussing this sort of planned gift.