

## YOUR GIFT WILL PROVIDE A LEGACY OF HOPE. CHOOSE A GIFT PLAN THAT MATCHES YOUR GOAL.

YOUR GIFT	YOUR GOAL	HOW YOU MAKE THE GIFT	YOUR BENEFITS
Bequest in Will	Defer a gift until after your lifetime	Name the Food Bank of the Southern Tier in your will; designate a specific amount, a percentage, or a share of the residue	Donation exempt from federal estate tax; Control of asset for your lifetime
Revocable Living Trust	Make a revocable gift during your lifetime	Name the Food Bank of the Southern Tier the beneficiary of assets in a living trust	Control of the trust for your lifetime; Gift in trust exempt from federal estate tax
Outright Gift of Cash	Make a quick and easy gift	Simply write a check payable to the Food Bank of the Southern Tier	Immediate income tax deduction; Removes property from estate
Outright Gift of Securities	Avoid tax on capital gains	Contribute long-term appreciated stock of other securities	Immediate charitable deduction of full fair market value; Avoid capital gains tax
Gift of Life Insurance	Make a large gift with little cost to you	Contribute a life insurance policy you no longer need	Current income tax deduction; Possible future deductions through gifts to pay policy premiums
Gift of Retirement Assets	Avoid the twofold taxation on IRAs or other employee benefit plans	Name the Food Bank of the Southern Tier as the beneficiary of the remainder of the assets after your lifetime	Make the gift from the most highly taxed assets, leaving more for family; Avoids income and estate tax
Charitable Remainder Trust	Secure a fixed and often increased income, or create a hedge against inflation	Create a trust that pays income annually; the principal is retained for a charitable organization	Variable or fixed income for life; Immediate income charitable deduction
Charitable Gift Annuity	Supplement income with steady payments that are partially tax-free	Enter a charitable gift annuity contract with the Food Bank of the Southern Tier that pays a set amount	Current and future savings on income taxes; Fixed payments for life
Charitable Lead Trust	Reduce gift and estate taxes on assets you pass to children or grandchildren	Create a charitable trust that pays fixed or variable income to the Food Bank of the Southern Tier for a specific term of years; the principal is retained for heirs	Reduces your taxable estate; Property kept by your family, often with reduced gift taxes

“What we do for ourselves dies with us. What we do for others and the world remains and is immortal.”

~*Albert Pine*

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