

	What is it?	What are the tax benefits?	What are some other benefits?
Outright Gift	A donation of cash, securities or personal property	Income tax deduction for the value of the gift, plus no capital gains tax due on appreciated property	The ability to tailor your gift to fit Bartels' immediate needs
Living Trust	A trust you establish to take effect during your lifetime	Possible savings in estate taxes if Bartels is the beneficiary of the trust remainder	Terms of the trust can be changed at any time
Bequest in Will	A gift you make by naming Bartels in your will	Estate tax deduction for the value of your bequest to Bartels	Gives you flexibility in providing for family needs first
Life Insurance Gift	A gift of an old or new policy with Bartels named as beneficiary and owner	Immediate income tax deduction for gift's value, plus possible estate tax savings	Provides a way to make a significant gift with little expenditure
Retirement Plan Gift	A gift made by naming Bartels as remainder beneficiary after your death	Avoids income tax on the plan, in addition to possible estate tax	Preserves the plan's value and allows you to leave heirs less costly bequests
Real Estate Gift	A donation of real property, either in full or with a retained life estate	Immediate income tax deduction for the value of the gift, plus no capital gains tax due	Can allow you to live in your home and still receive a charitable deduction
Charitable Remainder Annuity Trust	A trust that pays variable income to you or those you name before Bartels receives remainder	Income tax savings from deduction, no capital gains tax liability, possible estate tax savings	Provides fixed annual income for donor or other beneficiary
Charitable Remainder Unitrust	A trust that pays variable income to you or those you name before Bartels receives remainder	Income tax savings from deduction, no capital gains tax liability, possible estate tax savings	Provides annual income that could increase if trust value increases
Charitable Gift Annuity	A contract in which Bartels agrees to pay you back a percentage of your gift annual for your lifetime	Immediate income tax deduction for part of gift's value, with capital gains spread out over your life expectancy	Gives you and/or another beneficiary fixed payments for life
Charitable Lead Trust	A trust that pays an income to Bartels for a period of years before you or heirs receive remainder	Gift or estate tax savings for value of payments made to Bartels	Allows you to pass assets to heirs intact at a reduced rate