### Comparing Planned Giving Options

The Arizona Community Foundation offers a variety of planned giving options for you to consider. For more information, contact a member of ACF’s planned giving team at 602.381.1400 or visit [www.azfoundation.org/plannedgiving](http://www.azfoundation.org/plannedgiving).

#### Revocable Gifts

<table>
<thead>
<tr>
<th>Type of Gift</th>
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<th>Size of Gift</th>
<th>Considerations for Donors</th>
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| Bequests by Will/Trust| Cash, Securities, Real Estate                          | Unlimited    | - Allows for use of assets during lifetime  
- Enables future planning of a significant gift  
- Able to designate ACF as beneficiary of specific asset, percentage of estate, or residue |
| Pension and Retirement Plans | IRAs, Keoghs, Qualified pension plans, Commercial annuities | Unlimited | - Often the most advantageous charitable gift from a tax planning perspective  
- Allows for use of assets during lifetime  
- Contributions may be made using a simple beneficiary form |
| Life Insurance        | Beneficiary Designation                                | Unlimited    | - Allows for use of term, whole, or universal life insurance  
- Allows individuals and ACF to be designated as beneficiaries for specific dollar amount or percentage  
- May be able to borrow against some types of policies |
| Other Gifts           | Beneficiary Designation (a.k.a., Pay on Death, Transfer on Death, beneficiary deed) | Unlimited | - Simple and cost effective  
- Available for many account assets (checking, savings, investment, etc.)  
- Could be beneficiary deed for real estate |

#### Irrevocable Gifts

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| Traditional IRA       | Qualified Charitable Distribution (QCD) (formerly IRA Charitable Rollover) | $100K maximum annually | - If required to take annual minimum distribution at age 70.5:  
- Not liable for income tax on distribution  
- Allows extra income to be directed toward charitable causes  
- Simple process with IRA custodian  
- Not QCD if put in Donor Advised Fund, Private Foundation, Supporting Organization, or life income vehicle |
| Home, Farm or Second Residence | Remainder Interest via Beneficiary Deed | $100K minimum (if located in Arizona); $500K minimum (if located outside Arizona) | - Eligible for income tax deduction*  
- Removes property from the estate  
- Able to continue living in or using the residence  
- Retains responsibility for maintaining, insuring, and paying taxes on the residence |

* Deduction may be taken in the year the gift is made and up to 5 additional years.
### Comparing Planned Giving Options

**Protecting Your Charitable Intentions**
A variety of planned giving options from the Arizona Community Foundation

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<td><strong>Irrevocable Gifts (continued)</strong></td>
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| Charitable Lead Trusts | Cash, Securities, Real Estate, Closely-held business interests | Many variations, please inquire for details | - Annual gifts to charity during term of trust  
- Trust term could be for the life of the donor, term of years, or the lesser of a life or term of years  
- Assets can grow during term of trust to be passed to heirs or returned to the donor  
- May offer income and/or estate tax benefits  
- Gifts to Donor Advised Funds offer flexibility  
- Several types are available |
| Life Insurance        | ACF as owner AND beneficiary of either an in-force policy with cash value or a new policy | $5,000 minimum | - Eligible for income tax deduction for value of policy when given or transferred*  
- If not single premium, annual gifts to ACF are tax-deductible, allowing ACF to pay premium  
- Able to make a large future gift for minimal cost today |
| **Life Income Gifts (Irrevocable)** |                              |                                   |                                                                                          |
| Charitable Gift Annuities | Cash, Appreciated Securities, Life Insurance paid-up policies | $25,000 minimum/inquire for maximum | - No set-up costs; easy to establish  
- Fixed payments for one or two individuals  
- Payments guaranteed by ACF  
- Eligible for income tax deduction*  
- Part of income is tax-free  
- Start date may be deferred  
- Cannot be added to, but easy to set up additional annuities |
| Charitable Remainder Unit Trusts | Cash, Securities, Real Estate, Closely-held business interests | $300,000 recommended minimum | - Donor selects payout percentage when trust is formed  
- Additional gifts may be made to the trust  
- Able to provide income for one or more non-charitable beneficiaries  
- Trust term could be for the life of the donor, term of years, or the lesser of a life or term of years  
- Eligible for income tax deduction*  
- Gifts of appreciated property are exempt from capital gains tax |
| Charitable Remainder Annuity Trusts | Cash, Securities | $300,000 recommended minimum | - Donor selects fixed payment when trust is formed  
- Additional gifts cannot be made to the trust  
- Able to provide income for one or more non-charitable beneficiaries  
- Trust term could be for the life of the donor, term of years, or the lesser of a life or term of years  
- Eligible for income tax deduction*  
- Gifts of appreciated property are exempt from capital gains tax |

* Deduction may be taken in the year the gift is made and up to 5 additional years.