

GOALS AND BENEFITS OF MAKING A PLANNED GIFT TO AJC

GOAL

Provide a meaningful legacy for AJC's future that doesn't impact your current finances.

STRATEGY

Include a **bequest**—cash, securities, or a share of the residuary estate.

BENEFITS

Today—a gift that costs you and your family nothing.
Tomorrow—an estate tax deduction.

Avoid capital gains liability and take an income tax deduction.

Use appreciated stocks or bonds held for over one year to make your as your outright gift to AJC instead of cash or to fund a charitable **life income plan**, such as a **charitable remainder trust** or **charitable gift annuity**.

Buy low and give high. Make a gift that costs you less while AJC receives the full fair market value of your gift. Eliminate the tax you would have paid on the appreciation and claim your charitable income tax deduction against 30% of your adjusted gross income.

Leave more of your estate to your heirs.

Name AJC as beneficiary of your retirement plan, and reduce taxable assets to your beneficiaries

Eliminate income tax on retirement plan assets, and free up other property to pass to your heirs.

Continue to receive benefits back from the assets you give to AJC.

Create a **life income plan** like a **charitable gift annuity**, a **charitable remainder annuity trust** or a charitable remainder trust.

Receive income over your lifetime and receive a charitable deduction.

Create a long-term gift that won't draw funds from your estate.

Create a new **life insurance policy**, or donate a paid-up policy of coverage you no longer need.

Increase your ability to make a significant gift to AJC.

Reduce gift and estate taxes and leave more of your assets to your heirs.

Create a **charitable lead trust** to pay income to AJC for a fixed time and then pay the remainder to your heirs.

Reduce gift and estate taxes, and freeze the taxable value of growing assets before they pass to your family.

To learn more, please contact Debra Rubenstein, National Director of Planned Giving

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