



## **Planned Giving with JPA**

Discover how to make a larger impact than you ever thought possible. You may wish to consider one or more of these special ways to make what may be the gift of a lifetime:

### **Gifts Anyone Can Make**

Did you know there are ways to support JPA that won't affect your current lifestyle or your family's security? You can support JPA with gifts that don't impact the way you currently live either by **designating** JPA to receive estate assets in the future or by making immediate gifts to us of assets that are "out of sight and out of mind."

### **The Benefits**

- You can make a gift that **costs you nothing** during your lifetime.
- You can make a gift that **leaves your cash flow** and current financial planning unchanged.
- You don't have to use cash to make your gift; you can "*buy low and give high*" by making your gift with **appreciated securities** instead.
- You can **give an asset you no longer need** or want.

### **Types:**

- Gifts from your will or trust
- Gifts from your retirement plan
- Gifts of Stock
- Gifts from your insurance plan
- Gifts of personal property
- Gifts of real estate

## Gifts that Pay You Back

Did you know there's a gift to JPA that returns payments to you? The IRS allows and encourages these creative plans that can stretch your giving ability.

- **Charitable Gift Annuity**

You want secure, stable income at a high payout rate. Your gift can be in cash or stock.

- **Deferred Gift Annuity**

As a younger donor still in high-earnings years, you are still saving for retirement and also trying to lower your taxable income.

- **Flexible Gift Annuity**

The flexible payment gift annuity offers the same benefits of simplicity, security, and attractive income taxation that the deferred payment gift annuity provides, but with more flexibility.

- **Charitable Remainder Unitrust**

You want maximum flexibility with regard to the investment and benefits of your gift plan.

- **Charitable Remainder Annuity Trust**

You want the flexibility to invest and manage your gift plan, and also the security of stable income.

## Gifts That Protect Your Assets

### The Benefits

Here are some of the benefits you can take advantage of:

- You can contribute your personal residence, take a significant income tax deduction, and continue to live there for life.
- You can sell us your home or other asset for less than its full value and take an income tax deduction for the difference. It is also possible to receive some payments for life.

- You can receive a sum of cash in return for your gift, and apply the cash toward any financial need.
- You can greatly reduce the estate tax cost of passing appreciating assets on to your children.

### **Giving Arrangements:**

- **Charitable Bargain Sale**  
Your lifestyle is changing. You want to make a gift to us, but you also need cash to meet your obligations, or an assured stream of income for retirement.
- **Retained Life Estate**  
Your home is your biggest asset. How can you make a gift to us and continue living there?
- **Charitable Lead Trust**  
Your hard work has paid off and your business is growing. How can you preserve some of its value for your family?

*Disclaimer: The gift planning information presented on JPA's Website is not offered as legal or tax advice. Content from [www.plannedgiving.com](http://www.plannedgiving.com).*

