



ACC GUIDE FOR GIFT PLANNING

Thank you for your interest in learning more about ways you can include ACC in your legacy plans. You should always consult your own advisors, but we have put together a menu of choices that may be helpful as you consider your options.

Current Gifts: Donations made today can be used immediately to fund ACC's current work.

CURRENT GIFT TYPE	HOW IT'S DONE	YOUR ADVANTAGES
Appreciated Securities or Real Estate	Donate appreciated assets you've owned for more than one year.	Avoid capital gains taxes, and you may also be eligible to receive an income tax deduction if you itemize.
IRA Distribution	At 70 ½ or over, you can make a gift from your IRA to a qualified charity.	At 72, your gift qualifies for the Required Minimum Distribution from your IRA.
Charitable Lead Trust	Fund a trust you create that provides gifts to CBST for a term of years, then pays the remainder to a beneficiary of your choice.	This is a smart way for anyone in high estate and gift tax brackets to pass principal to others with reduced estate or gift taxes.

Deferred Gifts: You can arrange a future donation now and enjoy tremendous flexibility: it doesn't cost you anything now, and you can change your mind at any point during your lifetime.

DEFERRED GIFT TYPE	HOW IT'S DONE	YOUR ADVANTAGES
A gift in your Will or Trust	Through your will or living trust, designate a specific amount, % share or residual of your estate.	It is revocable at any time, and allows you to keep assets should you need them during your lifetime.
Retirement Plan	Name ACC as a beneficiary of a percentage of your retirement plan or IRA.	Eliminates income taxation on distributions after your lifetime. Plus, most plans allow you to update your plan online, without changing your will.
Life Insurance	Name ACC as a beneficiary of your life insurance.	Provides a generous gift to ACC in the future.

Life Income Gifts: Ensures you (and even a survivor) have income for life, and provides potential tax savings.

LIFE INCOME GIFT TYPE	HOW IT'S DONE	YOUR ADVANTAGES
Charitable Remainder Trust or Charitable Gift Annuity	The trust pays you or other beneficiaries income for life from assets you place in a trust. ACC receives the remainder.	You may receive tax benefits, and enjoy fixed payments for life.

The information provided is not intended as legal or tax advice. Please consult your financial or legal advisor. Any figures cited are examples for illustrative purposes only. References to taxes or tax rates include federal taxes only and are subject to change. State laws may further impact your individual results.