

## A COMPARATIVE OVERVIEW OF COMMON PLANNED GIVING INSTRUMENTS

Type of Gift	Form of Gift	Benefits to Donor	Benefits to Foundation
I. Outright gifts	<ul style="list-style-type: none"> <li>• Cash</li> <li>• Securities</li> <li>• Real Estate</li> <li>• Insurance</li> <li>• Personal Property</li> </ul>	<ul style="list-style-type: none"> <li>• Deductible for income tax</li> </ul>	<ul style="list-style-type: none"> <li>• Funds are available for immediate use by AGCH Foundation</li> </ul>
II Charitable lead trusts	<ul style="list-style-type: none"> <li>• Cash</li> <li>• Securities</li> <li>• Real Estate</li> </ul>	<ul style="list-style-type: none"> <li>• Allows property to be passed to others with little or no shrinkage due to taxes</li> </ul>	<ul style="list-style-type: none"> <li>• Provides AGCH Foundation with current income for the length of the trust for a period of at least ten years.</li> </ul>
III Life Income gifts (irrevocable)		<ul style="list-style-type: none"> <li>• Tax deduction when gift is made</li> <li>• No capital gains tax on appreciated gift; alternative minimum tax may apply</li> </ul>	
A. Pooled income fund agreements	<ul style="list-style-type: none"> <li>• Appreciated Securities</li> <li>• Cash</li> </ul>	<ul style="list-style-type: none"> <li>• Variable income tax may provide hedge for inflation</li> </ul>	<ul style="list-style-type: none"> <li>• Ensures future funding for work at AGCH Foundation</li> </ul>
B. Charitable remainder unitrusts	<ul style="list-style-type: none"> <li>• Real Estate</li> <li>• Securities</li> <li>• Cash</li> </ul>	<ul style="list-style-type: none"> <li>• Variable income that may provide hedge for inflation</li> <li>• Can be tailored to donor's situation</li> <li>• Permits deferred income if desired</li> <li>• Excellent for gifts of real estate</li> </ul>	<ul style="list-style-type: none"> <li>• Ensures substantial future funding</li> </ul>
C. Charitable remainder annuity trusts	<ul style="list-style-type: none"> <li>• Cash</li> <li>• Securities</li> </ul>	<ul style="list-style-type: none"> <li>• Fixed income</li> </ul>	<ul style="list-style-type: none"> <li>• Ensures substantial future funding</li> </ul>
IV. Revocable charitable trusts	<ul style="list-style-type: none"> <li>• Cash</li> <li>• Securities</li> <li>• Real Estate</li> </ul>	<ul style="list-style-type: none"> <li>• All or part of amount placed in trust is available if needed by donor</li> <li>• Removes work and worry of managing assets</li> </ul>	<ul style="list-style-type: none"> <li>• Very high percentage of revocable trusts are not revoked, thus giving promise of future funding.</li> </ul>
V. Insurance Policies			
A. When AGCH Foundation is made owner and beneficiary of policy currently in force	<ul style="list-style-type: none"> <li>• Life Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Donor gets income tax deduction for value of policy when transferred</li> <li>• Future premium payments may be deducted as gift</li> <li>• Donor can make a large gift in future at small cost now</li> </ul>	<ul style="list-style-type: none"> <li>• AGCH Foundation may borrow on policy</li> <li>• AGCH Foundation may cash in policy</li> <li>• AGCH Foundation may receive face value of policy at insured's death</li> </ul>
B. Giving paid-up policies to AGCH Foundation	<ul style="list-style-type: none"> <li>• Life Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Tax deduction based on current value of policy</li> </ul>	<ul style="list-style-type: none"> <li>• AGCH Foundation may keep policy and receive face value upon death of insured</li> <li>• AGCH Foundation may cash in policy</li> </ul>
C. Naming AGCH Foundation as beneficiary but not as owner	<ul style="list-style-type: none"> <li>• Life Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Enables donor to make large future gift at small cost</li> <li>• Donor may borrow on policy</li> </ul>	<ul style="list-style-type: none"> <li>• Upon death of insured, AGCH Foundation will receive face value of policy</li> </ul>
VI. Charitable gift annuity	<ul style="list-style-type: none"> <li>• Cash</li> <li>• Securities</li> </ul>	<ul style="list-style-type: none"> <li>• Fixed income for lifetime</li> <li>• Tax deduction in early years of gift</li> <li>• No capital gains on appreciated gift</li> </ul>	<ul style="list-style-type: none"> <li>• Portion of funds can be available for use by AGCH Foundation</li> <li>• Ensures future funding for work at AGCH Foundation</li> <li>• Upon death of insured, remaining principal payable to AGCH Foundation</li> </ul>

VII. Bequests: Anything one owns at the time of death may be passed on to AGCH Foundation or to anyone else through one's last will and testament; all forms of life income gifts listed above (III) may be in testamentary form to benefit family or friends and will then become available for use by AGCH Foundation.