



Summary of Planned Giving Benefits

Your Goal	Avoid Twofold Estate Taxes on IRAs and Other Qualified Retirement Plans	To Give a Gift from Your Estate	Receive Guaranteed Fixed Income That Is Partially Tax Free	Secure A Fixed Income While Managing Market Risks
Type of Gift	Gift of a retirement account (IRA) or other qualified retirement plan assets such as 401(k), 403 (b), Keogh plan, etc.	Bequest	Charitable Gift Annuity (CGA)	Charitable Remainder Trust (CRT)
How to Make a Gift	Complete the “change of beneficiary form” to transfer assets to WHYY upon your death.	Name WHYY, Inc., in your will or trust or add a codicil / addendum to your current will or trust.	Donate cash or appreciated securities. A contract is prepared and fixed annual payments to you begin.	Establish a trust with an investment firm that manages the assets and provides <u>you</u> with annual income payments and name WHYY as a beneficiary.
Benefits of Gift	<ul style="list-style-type: none"> ▶ Avoids income and estate taxes on these assets – which can total 65% or more. ▶ Easy to make or change plans. 	<ul style="list-style-type: none"> ▶ 100% deductible from your estate. ▶ Reduces your potential estate taxes. ▶ May enable you to make a larger gift after your death rather than during your life. 	<ul style="list-style-type: none"> ▶ Provides tax deduction ▶ Bypasses capital gains taxes if funded with appreciated securities. ▶ Removes assets from taxable estate. 	<ul style="list-style-type: none"> ▶ Immediate income tax deduction. ▶ Bypasses capital gains tax. ▶ Removes asset from taxable estate
Excellent For	<ul style="list-style-type: none"> ▶ Those who wish to leave their heirs other assets that carry less of a tax burden than retirement plans. 	<ul style="list-style-type: none"> ▶ Those who wish to reduce the tax burden on their heirs. ▶ Those who wish to maintain control of their assets during their lifetime. ▶ Those who want the option to change their plans if they so desire. 	<ul style="list-style-type: none"> ▶ Those who would like a fixed, attractive income for life. ▶ Those who wish to earn greater return than on some securities or savings vehicles. 	<ul style="list-style-type: none"> ▶ Those who wish to have professional management of assets.