

Overview of Planned Giving Choices

Type of Gift	How it Works	Benefit to You	Be
Bequest	Donor directs all or some of estate to CIM through their will.	<ul style="list-style-type: none"> • Easy to complete. • Donor retains assets if needed during their lifetime. • May be designated for a particular purpose. • Possible estate tax savings. 	CIM with Enc stea inco in p
Charitable Gift Annuity	Donor(s) age 65+ enters into contract with CIM. In exchange for gift, CIM agrees to pay up to two designated beneficiaries, guaranteed lifetime payments (annuity payments).	<ul style="list-style-type: none"> • Guaranteed fixed payments for life. • Tax deduction made at time of the gift. • Portion of income is usually tax-free. • Income and/or estate tax savings and possible capital gains tax savings. • May be designated for a particular purpose. 	CIM inve futu con don con lifel don ben
Deferred Charitable Gift Annuity	Donor(s) age 40+ enters into contract with CIM. In exchange for gift, CIM agrees to pay up to two designated beneficiaries, guaranteed lifetime payments that will start on a future date chosen by the donor.	<ul style="list-style-type: none"> • Income starts when you really need it. • Guaranteed fixed payments for life. • Portion of income is usually tax-free. • Income and/or estate tax savings and possible capital gains tax savings. • Tax deduction made at time of the gift. • May be designated for a particular purpose. 	CIM inve futu con don con lifel don ben
Charitable Remainder	Donor places assets in trust. Donor designates self or	<ul style="list-style-type: none"> • Variable or fixed payments to beneficiaries 	Val inve out

<p>Charitable Lead Trust</p>	<p>Donor places assets in trust. CIM receives percentage of income for a term of years. Donor's designated beneficiaries (individuals, not charities) receive appreciated asset with no additional taxes at the end of trust term.</p>	<ul style="list-style-type: none"> • Excellent way to transfer substantial wealth to heirs. • Principal usually passes to others with significant tax advantages. • Significant tax deduction for gift to charity. • Donor sees their gift working to benefit CIM. • May be designated for a particular purpose. 	<p>CIM CLT final</p>
<p>IRA or other Retirement Plan Assets</p>	<p>Donor designates CIM as beneficiary of retirement funds (Traditional IRA, Roth IRA, 401(k), 403(b), etc.)</p>	<ul style="list-style-type: none"> • Avoids heavy taxation if assets were otherwise passed to heirs. • Allows donor the discretion to pass other less taxable assets to heirs. • May be designated for a particular purpose at CIM. • Very simple to complete gift. 	<p>Sign dea ben proc</p>