

GIFT PLAN CHART


CHOOSE YOUR PLAN	Cash	Securities	Bequest or Trust	Retirement Assets	Life Insurance
YOUR GOAL	Make a quick and easy tax-deductible gift for: <ul style="list-style-type: none"> <li>• Annual support</li> <li>• The SFCM Endowment</li> </ul>	Make a quick and easy gift: <ul style="list-style-type: none"> <li>• Annual support</li> <li>• The SFCM Endowment</li> <li>• Avoid capital gains tax</li> </ul>	Make a revocable gift now and retain assets during your lifetime	Avoid income tax and potential estate tax on IRAs or other retirement benefit plans	Make a significant gift using your unneeded life insurance policy
HOW YOU MAKE YOUR GIFT	Simply write a check or arrange an electronic funds transfer to SFCM	Contribute long-term appreciated stock, mutual funds, bonds or other securities to SFCM	Name SFCM in your will or trust. Designate for a: <ul style="list-style-type: none"> <li>• Specific amount</li> <li>• Or percentage</li> </ul>	<ul style="list-style-type: none"> <li>• Name SFCM as beneficiary of the remaining assets after your lifetime</li> <li>• Donate unneeded withdrawals during lifetime (after age 59½)</li> </ul>	Donate your unneeded life insurance policy to SFCM
YOUR BENEFITS	<ul style="list-style-type: none"> <li>• Current income tax deduction</li> <li>• Remove property from taxable estate</li> </ul>	<ul style="list-style-type: none"> <li>• Current income tax deduction for full fair market value</li> <li>• Avoid capital gains tax</li> <li>• Remove property from taxable estate</li> </ul>	<ul style="list-style-type: none"> <li>• Control of assets for your lifetime</li> <li>• Remove property from taxable estate</li> </ul>	<ul style="list-style-type: none"> <li>• Avoid income tax and any estate tax on plan distributions, leaving more favorably taxed assets for gifts to individuals</li> </ul>	<ul style="list-style-type: none"> <li>• Current income tax deduction</li> <li>• Option for future deductions through gifts to pay any policy premiums</li> </ul>


LIFE INCOME GIFTS			Charitable Lead Trust	Real Estate	Retained Life Estate
Charitable Gift Annuity	Charitable Remainder Unitrust	Charitable Remainder Annuity Trust	Charitable Lead Trust	Real Estate	Retained Life Estate
Supplement retirement income with fixed payments that are partially tax-free	Supplement retirement income with variable payments that can create a hedge against inflation	Supplement retirement income with fixed income	Reduce gift and estate taxes on assets you plan to pass to heirs	Make an outright gift or fund a life income gift with property no longer needed	Donate your personal residence, vacation home or farm now and continue to live there
Enter into a charitable gift annuity contract with SFCM and receive a fixed amount for one or two lives	Create a charitable trust that pays a fixed percentage of trust's assets, based on annual trust revaluation	Create a charitable trust that pays fixed annual income	Create a charitable trust that pays SFCM a fixed or variable income for a specific term of years; principal is retained for heirs	<ul style="list-style-type: none"> <li>• Donate all or part of the property to SFCM</li> <li>• Sell property to SFCM at a bargain price</li> </ul>	Deed ownership of your home to SFCM and retain occupancy
<ul style="list-style-type: none"> <li>• Current income tax deduction</li> <li>• Fixed payments for life, often at a higher rate of return than other investments</li> <li>• Capital gains tax savings at time of gift if funded with appreciated securities</li> <li>• Partially tax-free payments</li> </ul>	<ul style="list-style-type: none"> <li>• Current income tax deduction</li> <li>• Receive variable income for life</li> <li>• Capital gains tax savings at time of gift if funded with appreciated assets</li> </ul>	<ul style="list-style-type: none"> <li>• Current income tax deduction</li> <li>• Fixed payments for life, often at a higher rate of return than other investments</li> <li>• Capital gains tax savings at time of gift if funded with appreciated securities</li> </ul>	<ul style="list-style-type: none"> <li>• Reduces taxable estate</li> <li>• Your family keeps the principal, often with reduced gift taxes</li> </ul>	<ul style="list-style-type: none"> <li>• Current income tax deduction</li> <li>• Avoid capital gains tax</li> <li>• Remove property from taxable estate</li> <li>• Relief from property management</li> </ul>	<ul style="list-style-type: none"> <li>• Current income tax deduction</li> <li>• Lifetime use of residence</li> <li>• Remove residence from taxable estate</li> </ul>


# Maximizing your Gift:

The staff of SFCM is available to answer your questions, provide you with gift illustrations or suggest language for your Will or Living Trust so that you may make a gift to benefit the fund or program of your choice.

**?** For any questions about the process of planning your gift, please contact the Director of Legacy Giving on

 (415) 503-6201

 legacy@sfc.edu

 You can also visit our website at [www.sfc.edu](http://www.sfc.edu) where you will find a handy Gift Calculator to give examples of what might work for your personal situation.

The information in this material is not intended as legal or tax advice. For such advice, please consult an attorney or tax advisor. Figures cited in any examples are for illustrative purposes only. References to tax rates include federal taxes only and are subject to change. State law may further impact your individual results.