

PLANNING YOUR GIVING

A thoughtful way that benefits you, your heirs, and CGSUSA

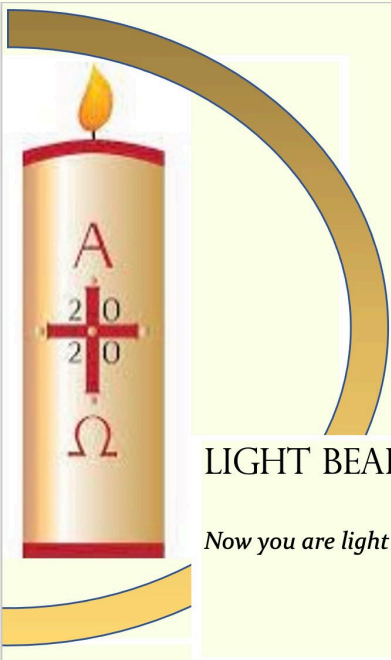
LIGHT BEARERS CIRCLE

How and Why to Plan Your Gift

Now you are light in the Lord. Walk as children of Light (Eph.5:8)

The Goal	The Gift	The Method	The Benefit
Give a gift that leaves more of your estate to your heirs.	Gifts of Retirement Assets (401-K, IRA, etc.)	Name CGSUSA as the beneficiary of your retirement plan.	This gift allows you to avoid up to 60% income tax on your retirement assets.
Give a gift that costs you nothing during your lifetime.	Gifts from your Will or Trust (a bequest)	In your will or trust, include a gift of cash, property or a share of your real estate to CGSUSA.	This gift does not affect your cash flow. Your gift can be adjusted if circumstances change.
Give a gift and avoid capital gains liability	Gifts of Appreciated Securities	Your gift of appreciated stocks, bonds, or mutual funds allows CGSUSA to sell these assets and receive the proceeds.	This gift allows you to make a significant contribution, receive an immediate tax deduction, and avoid all capital gains tax.
Give a gift and receive a guaranteed “paycheck” for life.	Charitable Gift Annuity	You can donate cash or securities into a plan where CGSUSA receives the remainder after your passing.	This gift allows you to receive a higher rate of return tax-advantaged payments for life, charitable tax deductions, and avoidance of capital gains tax.
Give a gift that allows you to receive a steady income for life.	Charitable Remainder Unitrust, Charitable Remainder Annuity Trust	You can share your assets in a plan where you receive an income for life and CGSUSA receives the remainder after your passing.	This gift allows you to diversify assets, avoid or defer capital gains tax, receive a charitable tax deduction, and possibly secure greater income and inflation protection.
Give a gift that allows you to make a large gift at little cost to you.	Gift of Life Insurance	You can donate a life insurance policy you no longer need or name CGSUSA as the beneficiary in an existing policy.	This gift allows you to take a tax deduction now and also take possible future deductions through gifts which pay policy premiums.
Give a gift that allows you to plan a future gift in the simplest possible manner.	Gift of the balance of your account (POD or TOD)	You can designate the balance of your bank account, brokerage account, retirement plan, annuity, or life insurance policy to CGSUSA.	This gift allows you to make a significant contribution that costs you nothing now and is as simple as signing your name.
Give a gift that allows you to preserve your assets for the future of your heirs.	Charitable Lead Trust	With appreciating assets, you can create a trust that will pay CGSUSA an income for a period of years, and then pass the assets back to you and your heirs.	This gift allows you to shelter your growing assets and benefit CGSUSA right away. This gift can also reduce or eliminate gift and estate tax.

For informational purposes only. Please always check with your financial planner, tax advisor, or attorney.



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