

When you include your favorite charity in your estate plan, your gifting will become part of your legacy and can benefit your family, the charity and your community.

People often donate ...



But did you know you could also donate using ...

RETIREMENT PLANS

Retirement assets are frequently eroded by taxes. However, gifting all or part of retirement assets to a charity is a tax-efficient strategy.

CHARITABLE REMAINDER TRUSTS

A charitable remainder trust is an arrangement where money or property is donated to a charity, but the grantor receives income while he or she is alive.

LIFE INSURANCE

- You can:**
1. Name a charity as the beneficiary of employer-provided group term life insurance.
 2. Name a charity as the beneficiary of your individually owned life insurance.
 3. Gift an existing policy to charity.
 4. Gift premium dollars to charity.

You're part of a **HUGE** giving effort.

Americans **GAVE \$316.2 billion** in 2012.²

almost 73% came from individuals.²

over 117 million households in the U.S. **make charitable gifts.**²

THE RIPPLE EFFECT OF CHARITABLE GIVING

Making a gift to a charity sets a chain of events in motion. Your gifts to the charities you're passionate about allow them to continue to benefit the community, and you most likely receive tax¹ advantages for your donations.



Consider the current tax benefits of charitable giving:

50% federal tax deduction for:

Gifts to public charities and some private charities, including:

- ⊙ schools
- ⊙ churches
- ⊙ hospitals
- ⊙ medical research facilities

30% federal tax deduction for:

Gifts of long-term capital gain property to public and some private charities.

Or gifts to certain private foundations, like:

- ⊙ veterans associations
- ⊙ fraternal groups
- ⊙ family foundations

20% federal tax deduction for:

Gifts of long-term capital gain property to most private charities, like a private foundation.

¹ Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.

² Giving USA 2013: The Annual Report on Philanthropy for the Year 2012.

There are many strategies to set your legacy in motion.

Contact me today to learn more about what is right for you. Visit www.GuardianLife.com.