

# How to **GIVE** to the Catholic Education Foundation... and **GET** Income For Life

<u>TYPE OF GIFT</u>	<u>FORM OF GIFT</u>	<u>AMOUNT</u>	<u>BENEFIT TO the FOUNDATION</u>	<u>BENEFIT TO YOU</u>
<b>I. Outright Gifts</b>	<ul style="list-style-type: none"> <li>• Cash</li> <li>• Stock/Securities</li> <li>• Real Estate</li> <li>• Insurance</li> <li>• Personal Property</li> </ul>	Unlimited	Gift can be used immediately by the Catholic Education Foundation in support of causes such as the endowment fund for a specific school	<ul style="list-style-type: none"> <li>• Tax deduction</li> <li>• Little or no capital gains tax on appreciated gift</li> </ul>
<b>II. Insurance Policies</b>  (CEF as owner and beneficiary)	p	Unlimited	Upon death of the insured the Catholic Education Foundation will receive the face value of policy, or borrow on policy or may cash in policy	<ul style="list-style-type: none"> <li>• Tax deduction for value of policy when transferred</li> <li>• Premium payments may be deducted as gifts</li> <li>• Make large gift in future at small cost now</li> </ul>
<b>III. Gift Annuity Agreements</b>	<ul style="list-style-type: none"> <li>• Cash</li> <li>• Stock/Securities</li> </ul>	\$10,000 (minimum)	Upon death of donor or last surviving annuitant, the remaining assets will benefit the priority causes of the Catholic Education Foundation including a specific school or parish	<ul style="list-style-type: none"> <li>• Portion of initial annuity payments are tax free. The Catholic Education Foundation follows the recommended rates of the American Council on Gift Annuities</li> </ul>
<b>IV. Charitable Remainder Trust</b>	<ul style="list-style-type: none"> <li>• Real Estate</li> <li>• Stock/Securities</li> <li>• Cash</li> </ul>	Usually \$50,000 minimum	Provides substantial gift in future to help maintain superior academic program at specific school and lessen impact of inflation on student tuition	<ul style="list-style-type: none"> <li>• Variable or fixed income</li> <li>• Tax deduction no or little capital gains tax on appreciated gift</li> <li>• Excellent for Gifts of real estate and appreciated stock</li> <li>• May provide tax free income</li> <li>• Permits deferred income if desired</li> <li>• Can be tailored to donor's situation</li> </ul>
<b>V. Donor Advised Fund</b>	<ul style="list-style-type: none"> <li>• Stock/Securities</li> <li>• Cash</li> </ul>	\$5,000 minimum, no maximum	Provides current and future funding for a specific school or parish of the donor's choice	<ul style="list-style-type: none"> <li>• Tax Deduction</li> <li>• Little or no capital gains tax on appreciated gift</li> <li>• Serves as pool of funds to be used at donor's discretion</li> <li>• Donate now, decide later</li> <li>• Grant Recommendation from CEF staff if requested</li> </ul>
<b>VI. Charitable Lead Trust</b>	<ul style="list-style-type: none"> <li>• Cash</li> <li>• Stock/Securities</li> <li>• Real Estate</li> </ul>	Usually \$100,000 or more	Provides current income for the length of the trust over a period of at least 10 years. The causes supported by the Catholic Education Foundation use the interest from this gift during that period of time	<ul style="list-style-type: none"> <li>• Includes many of the benefits of a Remainder Trust but operates in reverse order—after a period of ten or more years, the principal is returned to the donor; allows the property or gift corpus to be passed to others with little or no shrinkage after the Catholic Education Foundation has benefited.</li> </ul>