

WAYS TO GIVE TO THE ILSLEY LIBRARY

Ways to Give	When can I arrange this?	Do I need an estate planner or attorney*?	When does the organization benefit?	How does the donor benefit, and when?	Can I change my mind?
Cash, stock, mutual funds	Today, or any day!	No	Immediately	The donor receives a tax deduction immediately, to the limit of the law.	No
Stock, Bonds and Mutual Funds that have increased in value.	Today, or any day!	No	Immediately	The donor receives a tax deduction immediately at fair market value AND pays no capital gains tax on shares that have increased in value, IF the shares have been held for at least a year.	No
Stock, Bonds and Mutual Funds that have lost value.	Reconsider donating these and consider cash instead	No	Immediately	If shares have lost value it is usually better to sell them, take the loss, and donate the cash.	No
A Gift from my IRA today**	Today	No	Immediately	This gift, made directly to the charity, can serve as the Required Minimum Deduction if the donor is over 72; although there is no charitable deduction for this gift, there is also no income tax due on the RMD.	No
A gift from my IRA upon my death	Today	No	Upon your death.	The donor gets no deduction but since your heirs would have to pay income tax on IRA inheritance, this might be the best way to give to your charity.	Yes, as often as you like.
A Charitable Gift Annuity (CGA)	Today	Yes	Upon your death (or a second beneficiary's death)	A charitable deduction at the time of the gift AND income for life. This gift vehicle is appropriate for gifts of \$25,000 or more and must be managed by a third-party nonprofit which the recipient nonprofit can help you arrange.	No

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A Charitable Remainder Trust	Today	Yes	Upon your death (or a second beneficiary's death)	A charitable deduction at the time of the gift AND income for life. A CRT usually is for no less than \$150,000 and the donor or the donor's appointee may serve as the Trustee.	No
Insurance: a paid-up policy with cash value.	Today, if you donate the policy itself	No	Immediately	A tax deduction for face value if the policy is donated to the organization.	No
A Charitable Lead Trust	Today	Yes	Today, and for the duration of the trust.	The charity will receive annual income during the donor's life, and the donor can bequeath these assets to a second generation. There is no tax deduction.	No
A life estate of property (such as a house)	Today, and the donor can continue to use the property for life.	Yes	Upon your death	An adjusted tax deduction based on the value and the life expectancy of the donor. This requires Board approval by the recipient nonprofit and carefully crafted agreements regarding maintenance of the property during the donor's life.	No

Planned gift opportunities shaded in blue.

* Note that it is always wise to consult your financial advisor before making a charitable gift, but some gifts do not require professional assistance for set up.