

PLANNED GIVING

Gift plans create opportunities for both you and the Foundation. Determining what gift is right for you is just as important as making the gift. There are many options for which you may choose. The correct plan for you balances what you wish to accomplish for yourself, your family, and your charitable interests in your overall and financial plans.

The chart on this page lists a number of ways you can give to the Foundation for the Benefit of Helias Catholic High School.

YOUR GOAL

Make a quick and easy gift	Cash	Give online, write a check, wire funds, use a credit card, give from a Donor Advised Fund (DAF) or set up a recurring credit card or ACH payment	Income tax deduction (as permitted by law)
Make a quick and easy gift	Transfer of Stock	Using the stock transfer form, transfer stock directly to the Foundation for the Benefit of Helias Catholic High School	Income tax deduction and avoidance of capital gains tax
Satisfy your required minimum distribution (RMD) by making a qualified charitable distribution (QCD) from your individual retirement account (IRA)	Qualified Charitable Distribution	At age 70 ½ or older, you can make a direct transfer of funds to the Foundation for the Benefit of Helias Catholic High School through your IRA as a QCD; allocate up to \$100,000 per year of your RMD to charity	At age 70 ½ or older, you and your spouse can each satisfy up to \$100,000 of your RMDs by making QCDs from your individual IRAs
Eliminate capital gains tax on the sale of a home or other real estate	Real Estate Gift	Donate the property to the Foundation for the Benefit of Helias Catholic High School or sell it to the Foundation at a bargain price	Immediate income tax deduction and avoidance of capital gains tax
Give your personal residence or farm but continue to live there	Retained Life Estate	Donate the property to the Foundation for the Benefit of Helias Catholic High School but retain occupancy	Charitable income tax deduction and lifetime use of home
Make a large gift with little cost to yourself	Life Insurance Gift	Give a policy with the Foundation for the Benefit of Helias Catholic High School as owner and beneficiary	Current income tax deduction; possible future deductions
Avoid the twofold taxation on retirement plan assets	Retirement Plan Gift	Name the Foundation for the Benefit of Helias Catholic High School as beneficiary of the remainder of the retirement assets after your lifetime	Avoidance of heavily taxed gift to heirs, allowing less costly gifts
Create and/or increase income from assets; create a hedge against inflation over the long term	Charitable Gift Annuity	Create a charitable annuity that pays you a set income annually	Immediate income tax deduction and fixed income for life; remainder of the corpus passes to the Foundation for the Benefit of Helias Catholic High School
Create and/or increase income from assets; create a hedge against inflation over the long term	Charitable Remainder Trust	Create a trust that pays you a fixed or variable percentage of the trust's assets; valued annually	Immediate income tax deduction; annual income for life that has potential to increase; remainder of corpus passes to the Foundation for the Benefit of Helias Catholic High School
Reduce gift and estate taxes on assets passing to heirs	Charitable Lead Trust	Create a trust that pays the Foundation for the Benefit of Helias Catholic High School a fixed or variable income for set term, and the remainder passes on to your heirs	Reduced size of taxable estate; keeps asset in family with reduced tax ramifications
A simple way to make a future gift to the Foundation for the Benefit of Helias Catholic High School	Bequest	Name the Foundation for the Benefit of Helias Catholic High School as the recipient of a written amount, percentage of the estate, or description of property in your will	No impact on assets during your lifetime

All donors and prospective donors are encouraged to seek guidance from a professional advisor such as an estate planning attorney, a tax accountant, broker, banker, or insurance agent to determine the best giving strategy for their unique circumstances.



For information on how you can make a more effective gift to secure the future of Helias, please contact the Foundation office at (573) 635-3808.