

**A Comparative Overview of
COMMON PLANNED GIVING INSTRUMENTS**

Type of Gift	Form of Gift	Size of Gift	Advantage to Donor	Advantage to Delta Chi Ed. Fdn.
1- Outright gifts	Cash, Securities Real Estate, Insurance, Personal Property	Unlimited	Deductible for income tax	Funds are available for immediate use by Delta Chi Educational Foundation (DCEF)
2- Life Income gifts (irrevocable) A- Charitable Gift Annuities	Appreciated Securities Cash	\$5,000 minimum, no maximum	-Simple to establish -Fixed payments for life -Payments guaranteed by unencumbered assets of the DCEF -Tax deduction when gift is made -Reduced, prorated capital gains tax on gift of appreciated property -Permits deferred payment schedule, if desired	Ensures future funding for work of Delta Chi Educational Foundation
B- Pooled Income Fund Agreements	Appreciated Securities Cash	\$5,000 minimum, no maximum	-Variable income that may provide hedge for inflation -Tax deduction when gift is made -Simple to establish -No capital gains tax on gift of appreciated property	Same as Charitable Gift Annuities
C- Charitable Remainder Trusts	Real Estate Securities Cash	Usually over \$250,000; minimum sometimes \$100,000	-Same as pooled income fund, plus: -Can be tailored to donor's situation -Allows for growth in income -Excellent for gifts of real estate	Ensures substantial future funding for educational purposes
D- Charitable Remainder Annuity Trusts	Cash Securities	Usually over \$250,000; minimum sometimes \$100,000	-Fixed income -Tax deduction in year gift is made -No capital gains tax on appreciated gift -May provide favorably taxed income	Same as Unitrusts
3- Revocable Charitable Trusts	Cash Securities Real Estate	Usually over \$250,000; minimum sometimes \$100,000	-All or part of amount placed in trust is available if needed by donor -Removes work and worry of managing assets	Very high percentage of revocable trusts are not revoked, thus giving promise for future funding
4- Charitable Lead Trusts	Cash Securities Real Estate	Usually over \$1,000,000; minimum sometimes \$500,000	-Allows property to be passed to others with little or no shrinkage due to taxes	Provides current income for the length of the trust
5- Insurance Policies A-When DCEF is made owner and beneficiary of continuing policy		Unlimited	-Donor's tax deduction is for the value of the policy or the net premiums paid on the policy, whichever is less -Premium payments may be deducted as a gift -Donor can make large gifts in the future at small cost now	Upon death of the insured, DCEF will receive face value of policy, or borrow on policy, or may cash in policy.
B-Giving paid-up policies		Unlimited	-Donor's tax deduction is for the value of the policy or the net premiums paid on the policy, whichever is less	DCEF may keep policy and receive face value upon death of insured; DCEF may cash in policy
C-Name DCEF as beneficiary but not as owner		Unlimited	-Enables donor to make large future gift at small cost -Donor may change beneficiary later -Donor may borrow on policy	Upon death of insured, DCEF will receive face value of policy
6- Bequests by will/living trusts	Anything anyone owns at time of death	Unlimited	-Use of assets during lifetime -Life income gifts and lead trusts may be made in testamentary form -Enables significant future gift -Simplicity: designate DCEF as beneficiary in will or living trust	Provides the largest single source of funds for the DCEF to promote the acquisition of a sound education
7- Deferred income Buildup Plans	Qualified pension plans IRAs. KEOGHs Commercial deferred annuities Employee Stock Option Plans	Unlimited	-Taxwise, frequently the single best asset for testamentary charitable gift -Enables very large future gift -Allows for use of assets during lifetime -Simplicity: just designate DCEF on beneficiary instrument	Provides significant future funding for the DCEF to support educational programming

NOTE: Because gift management practices vary geographically and because donor needs and intentions are so highly individualized, the usual and minimum gift amounts (above) are intended as general guidelines only. Please check with your tax advisor for your specific situation. Please Note: Any of the gift instruments listed above can be used to honor a loved one. Any size gift is welcome as a memorial. The special significance of a memorial gift is that the gesture lives on for the benefit of educational programming.