

# Instruments of Planned Giving

GIFT	YOUR GOAL	HOW IT WORKS	YOUR BENEFITS
<b>Charitable Bequest</b>	<ul style="list-style-type: none"> <li>● Maintain control of your assets during life</li> <li>● Make a gift to the Center at your death</li> </ul>	You designate the Center as the beneficiary of an amount or percentage of your estate by will, trust, or another instrument.	<ul style="list-style-type: none"> <li>● An estate tax charitable deduction</li> <li>● Life use and ownership of your property</li> </ul>
<b>Life Insurance</b>	<ul style="list-style-type: none"> <li>● Guarantee a specific gift amount</li> <li>● Reduced cash outlay supporting larger future gift</li> </ul>	Purchase a new policy, or transfer an existing policy. You name the Center as owner and beneficiary.	<ul style="list-style-type: none"> <li>● A charitable deduction for premiums donated</li> <li>● Ability to make a larger gift than you thought possible</li> </ul>
<b>Charitable Remainder Trust (CRT)</b>	<ul style="list-style-type: none"> <li>● Transfer appreciated property avoiding capital gains tax</li> <li>● Receive regular income for life or a term of years</li> <li>● Receive the benefit of tax savings from a charitable deduction</li> </ul>	You transfer cash or appreciated property to fund a charitable trust. The trust provides you or family members with income for life or a term of years.	<ul style="list-style-type: none"> <li>● Charitable deduction</li> <li>● Income for life or a term of years</li> <li>● Possible income growth over time</li> <li>● Avoidance of capital gains tax</li> </ul>
<b>Charitable Lead Trust (CLT)</b>	<ul style="list-style-type: none"> <li>● Income to charity for life or term</li> <li>● Avoid substantial gift or estate tax</li> <li>● Reduced transfer cost to heirs</li> </ul>	You transfer cash or property to fund a lead trust that makes gifts to the Center for a number of years. You may receive a charitable deduction. When the trust term ends, your family receives the remainder interest at substantial tax savings.	<ul style="list-style-type: none"> <li>● Gift or estate tax deduction</li> <li>● Asset and appreciation pass to your family at a reduced transfer cost.</li> </ul>
<b>Life Estate Reserved</b>	<ul style="list-style-type: none"> <li>● Remain in your home for life</li> <li>● Receive a current charitable income tax deduction</li> </ul>	You gift property to the Center but retain the right to use the property during your life. You pay maintenance, insurance, and property taxes.	<ul style="list-style-type: none"> <li>● Charitable deduction</li> <li>● Lifetime use of property</li> </ul>
<b>IRA or Pension Plan</b>	<ul style="list-style-type: none"> <li>● Make a gift to charity at your death</li> <li>● Name the Center as a beneficiary</li> </ul>	You complete a change of beneficiary form, no cost involved.	<ul style="list-style-type: none"> <li>● Estate tax charitable deduction</li> <li>● Lifetime use of asset/income</li> <li>● Avoid or reduce income taxed to heirs.</li> </ul>

If you're considering a planned gift to the Center for the Inland Bays, please contact:

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DELAWARE CENTER FOR THE  
**INLAND BAYS**  
 Research. Educate. Restore.