



Planned Giving Options

for St. Austin Catholic Parish

TYPE OF GIFT	FORM OF GIFT	BENEFIT TO CHURCH	BENEFIT TO YOU
OUTRIGHT GIFT TO ST. AUSTIN	<ul style="list-style-type: none"> • Cash • Stock/Securities • Real Estate • Insurance 	<ul style="list-style-type: none"> • Address needs of parish • Perpetual Income for parish if invested in Endowment 	<ul style="list-style-type: none"> • Income tax deduction • No capital gains tax of gift of appreciated asset
RETIREMENT PLAN/ IRA	<ul style="list-style-type: none"> • Name St. Austin Catholic Parish as death beneficiary. 	<ul style="list-style-type: none"> • Significant gift upon death of donor 	<ul style="list-style-type: none"> • Opportunity to make major gift • Estate and income tax savings
INSURANCE POLICIES	<ul style="list-style-type: none"> • Name St. Austin Catholic Parish as owner and/or beneficiary. 	<ul style="list-style-type: none"> • St. Austin receives full face value of policy upon death of donor or may receive current surrender value prior to donor's death. 	<ul style="list-style-type: none"> • Opportunity to make future major gift with a manageable current cost • Income tax deduction for value of policy at time of transfer • Premium payments may be tax deductible
BEQUEST	<ul style="list-style-type: none"> • Cash • Real Estate • Personal Property • Percentage of Estate • Remainder of Estate 	<ul style="list-style-type: none"> • Address needs of parish • Perpetual Income for parish if invested in Endowment 	<ul style="list-style-type: none"> • Possible estate tax deduction • Opportunity to make perpetual gift if gift is made to endowment
CHARITABLE GIFT ANNUITIES	<ul style="list-style-type: none"> • Cash • Stock/Securities • Real Estate 	<ul style="list-style-type: none"> • Upon death of donor funds will address needs of parish • Perpetual Income for parish if invested in Endowment 	<ul style="list-style-type: none"> • Guaranteed income for life • Portion of income is tax free • Income tax deduction • No capital gains tax on gift of appreciated asset • Reduction of estate taxes
CHARITABLE REMAINDER TRUSTS	<ul style="list-style-type: none"> • Cash • Stock/Securities • Real Estate 	<ul style="list-style-type: none"> • Upon death of donor funds will address needs of parish • Perpetual Income for parish if invested in Endowment 	<ul style="list-style-type: none"> • Variable or fixed income • Option to defer income • Income tax deduction • Reduction of estate taxes • No capital gains tax on gift of appreciated asset • Reduction of estate taxes
CHARITABLE LEAD TRUSTS	<ul style="list-style-type: none"> • Cash • Stock/Securities • Real Estate 	<ul style="list-style-type: none"> • Income from trust addresses current needs of parish for the duration of the trust. 	<ul style="list-style-type: none"> • At the end of trust principal returns to donor or heirs • Tax deduction • Principal can be passed on to other with little or no reduction in value