



THE GREATER
CINCINNATI
FOUNDATION






Maximizing the Benefits of Your Gift

CHARITABLE GIVING TOOLS

When you have decided to make a charitable gift, The Greater Cincinnati Foundation (GCF) can help you determine the best way to make it. GCF has a variety of tools to meet your needs and maximize the benefits of your contribution – so you receive the greatest return on your community investment.

Our professional staff works with you to guide you through the process. We realize that each gift is unique since every donor has different philanthropic interests as well as a different financial situation. With your input, we can match you with the right giving tool to achieve your charitable goals.

Once you've determined your giving philosophy & strategy (the issues important to you and how you can charitably affect them), you'll want to consider a "menu" of choices in three areas:

-  Evaluate the assets you have to give.
-  Select the appropriate giving tool to move the money to start your fund at GCF.
-  Based on what you want to accomplish, choose from the flexible giving plans at GCF.

ASSETS: what do I have?

- Cash
- Appreciated stock
- Closely held stock
- Paid-up life insurance policy
- Partnership interest
- Real estate
- Retirement assets
- Tangible property

GIVING TOOL: how do I get it to GCF?

- Check
- Wire transfer
- Stock transfer (DTC, journal entry transfer or physical certificate)
- Beneficiary of life insurance
- Bequest in will
- Beneficiary of charitable trust
- Beneficiary of gift annuity








GIVING PLANS: what do I want to do?

- Make grant decisions during my lifetime
- Benefit specific nonprofit organizations, schools, religious institutions
- Fund a scholarship program
- Provide for future community needs
- Involve my family
- Generate lifetime income for me and give remainder to charity.

This thoughtful, comprehensive approach creates a highly personal plan to determine how to "fund your fund" – managing your resources while meeting your charitable desires.

Carrying out your plan

Selecting the appropriate giving tool depends on your current assets as well as charitable goals. GCF can help you evaluate and implement the right options, such as:

-  **Outright Gift:** You can make a gift of cash, stocks, bonds, real estate or other assets to GCF. All such charitable gifts qualify for the maximum tax advantage available under federal tax law.
-  **Bequest by Will:** You can designate a gift or portion of your estate to GCF and, in many cases, receive a substantial reduction in taxes.
-  **Charitable Gift Annuity:** You can make a gift of cash or property to GCF now, get immediate tax benefits, and ensure that you or a loved one receives fixed quarterly or annual income payments for life. GCF sets up a contract that combines immediate annuity payments with a deferred charitable gift, generating a fixed stream of income as well as a tax benefit.
-  **Charitable Remainder Trust:** You can place cash or property in a trust that pays annual income to you (or another named beneficiary) for life and receive an immediate tax benefit. After death, the remainder of the trust transfers to GCF and is placed into a charitable fund you created. You receive income for the rest of your life, knowing that whatever remains will benefit your community.
-  **Charitable Lead Trust:** You can place cash or property into a trust that pays a fixed amount to a GCF donor advised fund (or other type of fund) for a number of years. Once this period ends, the assets held by the trust are transferred to you or your heirs. In some cases, there may be a substantial reduction in federal gift taxes and you have established a charitable fund to help carry out your philanthropic goals.
-  **Life Insurance:** You can give a paid-up insurance policy (transferring ownership to GCF) or work to create a new insurance policy with GCF as owner and beneficiary. You can make a tax-deductible charitable gift to GCF to cover the annual premium payments.
-  **Beneficiary Designation:** You can make a simple gift from your estate without changing your will or trust, avoid probate and you may save income taxes and estate taxes (as applicable). You do this by making bank accounts P.O.D., or payable on death, to GCF, naming GCF as beneficiary of retirement savings plans, including GCF as your life insurance beneficiary (but not owner), or transferring securities held in a brokerage account to GCF through a "T.O.D." or a transfer on death designation.

GCF's experienced staff can review details of these options, work with your professional advisor, and help you determine the most appropriate solution for you.



YOUR PARTNER IN CHARITABLE GIVING

GCF serves as your partner in planning and making charitable gifts. We offer the resources to assist you every step of the way.

For nearly 50 years, we have been helping people achieve their charitable goals, supporting nonprofit organizations, and creating lasting good work in the region. We provide a simple, powerful, and highly personal approach to giving as well as a variety of giving tools.

For more information, ideas, and details on how we can build a better community in Greater Cincinnati, contact GCF:

Phone: 513-241-2880

E-mail: info@gcfdn.org

Web site: www.gcfdn.org



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