

Additional Ways to Support Catholic Charities - Today and Tomorrow

Time is running out! Special IRA Opportunity expires December 31

If you are 70½ or older, the extended charities IRA legislation benefits you! While easy to accomplish, this tax-smart gift option enables you to jump-start your legacy and witness the benefits of your generosity to Catholic Charities of Central Florida. Take a moment to review the questions and answers on the other side to see if this arrangement is right for you.

Donations of autos and real estate may be acceptable if they have *clear titles*:

- **Donations of real estate, houses, condos and other structures:** Inspection and legal fees remain the responsibility of the donor
- **Donations of automobiles and other vehicles:** New, or used for recycling, or to be transferred to approved clients in need of transportation
- **Gifts of Life Insurance Policies:** Name the Diocese of Orlando as beneficiary *for the benefit Catholic Charities of Central Florida, Inc.* For the gift of a paid up policy, the donor will receive an income tax deduction equal to the lesser of the cash value of the policy or the total premiums paid.

Planned Gifts include:

- **Bequests:** Make a gift to the Diocese of Orlando as beneficiary for the benefit of Catholic Charities of Central Florida, Inc. Advise Catholic Charities of your gift. The wording of the codicil in the donor's will should include:
"I give, devise and bequeath to John G. Noonan, Bishop of the Diocese of Orlando, his successors in office and assigns, a corporation sole for the use and benefit of Catholic Charities of Central Florida..."
- **Charitable Gift Annuities:** Contract between the donor and Diocese of Orlando in exchange for the donor's irrevocable gift of cash or securities for the benefit of Catholic Charities of Central Florida, Inc. The Diocese agrees to pay a fixed sum each year for life to one or two annuitants named by the donor.

(continued from left panel)

- **Charitable Remainder Trust:** The donor irrevocably transfers money, securities or other assets to a trust that pays the donor income for life. At the death of the surviving beneficiary, the remaining principal in the trust goes to the Diocese of Orlando for the benefit of Catholic Charities of Central Florida, Inc.
- **Charitable Lead Trust:** If the donor's goal is to provide for an inheritance for children, while also making a significant charitable gift to Catholic Charities of Central Florida, Inc., this trust could satisfy both objectives. Discussion with the donor's estate planner is advised.
- **Wealth Replacement Trust:** Please contact the Catholic Foundation of Central Florida to discuss the merits of this trust in support of Catholic Charities of Central Florida, Inc.

For more information, contact the Development Office at (407) 473-6104 or pat.disalvatore@cflcc.org.

Please Complete this Stock Gift Fund Designation and Return to Catholic Charities

Name: _____

Stock: _____

I wish for the above stock gift to benefit the 2011 – 2012 Annual Fund for the Needy of Catholic Charities of Central Florida, Inc.

Signature _____

Date _____

Please mail or fax this form to the Diocese of Orlando and Catholic Charities as noted:
Patrick DiSalvatore, Catholic Charities of Central Florida, Inc., 1819 N. Semoran Blvd., Orlando, FL 32807 or Fax: (407) 313-2153



Other Ways to Support Catholic Charities' Annual Fund Today...

- **Cash Gifts, and Pledges & Stock, Credit and Debit Card Transfers**
- **Two Steps to Transfer Electronically Gifts of Appreciated Securities or closely held Stock:**
See Stock Gift Fund Designation to the left.

1. To transfer stocks that you have held for at least one year, contact your broker by phone or mail authorizing them to transfer "X number" of "XYZ Securities" in kind to the Fidelity Investment account of the Diocese of Orlando *for the exclusive benefit of Catholic Charities of Central Florida, Inc.* as follows:

The Diocese of Orlando
DTC #0226
Acct. # X62-097373
Federal Employer Identification #59-1215378

2. Contact the Development Director at Catholic Charities of Central Florida with the following information:

- **Your stock transfer is to be directed to Catholic Charities of Central Florida, Inc. as beneficiary benefiting the 2011-2012 Annual Fund for the Needy**

Patrick J. DiSalvatore
Catholic Charities of Central Florida
Development Office
1819 North Semoran Blvd.
Orlando, FL 32807
Direct: (407) 473-6104
Fax: (407) 313-2153
pat.disalvatore@cflcc.org



A Guide to Giving – Gift Comparison Chart*

* Consult your attorney or CPA for professional advice

	Gifts You Can Use to Support Catholic Charities	What are the Tax Benefits to You?	What are Some of the Other Benefits?
Cash	An outright gift of cash	Receive a charitable income-tax deduction	Deduct 100% of the value from this year's income tax liability
Bequest in Your Will	A gift you make by naming Catholic Charities in your will	Reduce the size of your taxable estate	Flexibility in providing for family needs first
Charitable Gift Annuity	A contract in which Catholic Charities agrees to pay you back a percentage of your gift annually for your lifetime	Immediate income tax deduction for part of the gift's value, capital gains spread out over life expectancy	Gives you and/or another beneficiary a set income for life
Charitable Remainder Trust	Trusts that pay a set or variable income to you or those you name before Catholic Charities receives a remainder	Income tax savings from deduction, no capital gains tax, possible estate tax savings	Provides guaranteed or annual income that could increase if trust value increases
Gifts of Life Insurance	A gift of an old or new policy with Catholic Charities named as beneficiary and owner	Immediate income tax deduction for payment to establish policy; future deduction on policy premiums	Provides a way to make a significant gift with little expenditure
Gifts of Appreciated Securities	Gifts of appreciated securities such as stocks, bonds, and mutual funds are especially advantageous	You receive an income tax deduction for the current market value of the gift and avoid paying capital gains tax	You may deduct gifts totaling up to 30% of your adjusted gross income
Gifts of Real Estate	A donation of real property, either in full or with a retained life estate	Immediate income tax deduction for the charitable value of the gift, plus no capital gains tax due	Can allow you to live in your home and still receive charitable deductions
Gifts of Retirement Plan	A gift made by naming Catholic Charities as remainder beneficiary after your death	Heirs avoid income tax and possibly substantial estate taxes	Preserves plan's value and allows you to leave heirs less costly bequests
Charitable Lead Trust	A trust that pays Catholic Charities an income for a period of years before you or heirs receive the trust remainder	Gift or estate tax savings for value of payments made to Catholic Charities	Allows you to pass assets to heirs intact at a reduced cost.

