



A MENU OF PLANNED GIVING OPTIONS

GIFTS OF CASH

Gifts of cash may be made outright or pledged over a period of up to five years. Checks should be made payable to National Kidney Foundation of Arizona. If you are an itemizer, your gift is fully tax deductible up to 50 percent of your adjusted gross income. Any excess may be carried forward for up to five years. You may designate the use of your gift by enclosing a statement regarding its use.

GIFTS OF APPRECIATED PROPERTY

If you own stocks, bonds, mutual funds or other assets that have increased in value since the time of purchase, you may find it advantageous to give them to National Kidney Foundation of Arizona. Your outright gift of long-term, appreciated securities is exempt from capital gains taxes and, if you itemize, you may claim a charitable income tax deduction equal to the full fair market value of the property at the time of transfer. For gifts of property, your gift is fully deductible for up to 30 percent of your adjusted gross income, and like gifts of cash, may be carried forward for up to five years.

LIFE INCOME GIFTS

Donors may make a gift to National Kidney Foundation of Arizona and receive direct financial benefits, including an income for life for the donor and/or the donor's spouse, and a charitable income tax deduction. There are several options including the charitable gift annuity, the deferred gift annuity and the pooled income fund. These options may require a minimum gift amount and the gift may be designated to benefit any department or program at National Kidney Foundation of Arizona.

CHARITABLE REMAINDER TRUSTS

A charitable remainder trust is a personalized life income gift that provides a donor with a lifetime income and a charitable income tax deduction. The donor selects the payout rate, usually between 5 and 7 percent, providing the donor and the donor's spouse with an income every year for life. The higher the payout rate, the lower the charitable tax deduction. If the donor funds the trust with





appreciated securities, the donor will avoid capital gains taxes. The donor selects the trustee who may invest in almost any investment including tax-free bonds. Donors may designate the remainder of their trust to benefit any program or department.

GIFTS OF REAL ESTATE

You can make a gift of commercial or residential real estate to National Kidney Foundation of Arizona and receive substantial benefits. For an outright gift of real estate, the donor receives a charitable income tax deduction based on the fair market value (appraised value) of the property. If you are considering leaving your home to National Kidney Foundation of Arizona through your will, you may wish to consider giving it now but retain the right to live in it during your lifetime. You are still responsible for paying taxes, insurance, and maintenance costs, but you do receive a substantial charitable income tax deduction in the year the gift is made. In some cases, real estate may be used to provide a life income stream through a charitable remainder trust or other gift planning option.

ESTATE PLANNING

For many donors, a gift made through a will or trust is the most realistic way to make a major gift. Property, including cash, securities, jewelry, works of art, and real estate, may be given through a will or trust. Through estate planning provisions, a donor may leave to National Kidney Foundation of Arizona a specific dollar amount, \$100,000, or a specific percentage, such as 25% of the estate. The donor may stipulate whether the bequest is for the general support of National Kidney Foundation of Arizona or for a specific purpose. A bequest may also be made in honor or memory of another individual. All outright bequests to National Kidney Foundation of Arizona are exempt from federal estate taxes.

