

Choosing a Gift Plan

Type of Gift	Income to Donor	Payment of Income	Taxation of Income	Benefits to Donor	Value to Scottish Rite Foundation of Colorado
1. Will	None	None	None	1. Provides estate distribution as desired 2. Avoids estate and inheritance taxes	Bequest payable to Scottish Rite Foundation of Colorado
2. Life Insurance	None	None	None	1. Tax deduction on premiums paid, dividends assigned 2. Avoids probate and estate taxes	Benefit payable to Scottish Rite Foundation of Colorado
3. Retirement Plan	None	None	None	1. Avoids estate and inheritance taxes 2. Avoids income tax.	Proceeds payable to Scottish Rite Foundation of Colorado
4. Appreciated Property	None	None	None	1. Tax deduction on value of gift 2. Avoids capital gains tax	Immediate receipt of property (e.g., stocks and securities)
5. Life Income Gift (Charitable Annuity Gift)	Fixed percent based on actuarial tables	Quarterly	Small portion of income reportable	1. Initial tax deduction on gift portion 2. Substantial tax exemptions on income payments 3. Reduced capital gains tax 4. Guaranteed retirement income	Scottish Rite Foundation of Colorado receives principal at death
6. Life Income Gift (Pooled Income Fund)	Variable income from principal	Quarterly	Annual income reportable	1. Initial tax deduction on value of charitable remainder interest 2. No initial capital gains tax 3. Avoids probate and estate taxes	Scottish Rite Foundation of Colorado receives principal at death
7. Life Income Gift (Charitable Remainder Annuity Trust)	Fixed income based on initial value of trust	Quarterly	Income and capital gains reportable	1. Initial tax deduction on value of charitable remainder interest 2. Deferred or spread out capital gains tax 3. Avoids probate and estate taxes	Scottish Rite Foundation of Colorado receives principal at death
8. Life Income Gift (Charitable Remainder Unitrust)	Variable income based on annual value of trust	Quarterly	Income and capital gains reportable	1. Initial tax deduction on value of charitable remainder interest 2. Deferred or spread out capital gains tax 3. Avoids probate and estate taxes	Scottish Rite Foundation of Colorado receives principal at death
9. Charitable Lead Trust	None	None	None	1. Annual tax deduction on income to Foundation 2. Reduction in gift and estate taxes 3. Principal to donor's heirs at end of trust term	Scottish Rite Foundation of Colorado receives annual income for duration of trust

Choosing a Gift Vehicle

If you want no income, choose from Plans 1, 2, 3, 4, and 9.

If you want a fixed income, choose from Plans 5 and 7.

If you want a variable income (according to current economy), choose from Plans 6 and 8.