

Discover the Benefits of a Planned Gift

Below are some of the more popular options. As always, we advise you consult your attorney or financial planner to see what's right for you and your family.

Your Goal	Type of Gift	Donation Process	Benefit
A planned gift that doesn't cost anything during your lifetime.	Bequests	You can donate a gift of cash or property or a share of your estate.	You can adjust your gift if circumstances dictate. This insures your philanthropic intentions will continue.
Leave more of your estate to heirs and a little to Catholic Charities.	Gifts of an IRA or 401K	Name Catholic Charities as the beneficiary of your retirement plan while passing assets to your heirs at a lower tax rate.	While benefiting your heirs, you can avoid paying up to 60% income tax on your retirement assets.
Make a large gift at little cost.	Gift of Life Insurance	You can name Catholic Charities as beneficiary in an existing policy or donate one you no longer need.	You're able to take a tax deduction now. You can also take future deductions if you gift the premiums to Catholic Charities.
Avoid capital gains liabilities.	Gifts of Appreciated Securities	Gift appreciated stocks, bonds, or mutual funds that Catholic Charities sells and uses the proceeds.	Make a significant gift while receiving an immediate income tax deduction and pay no capital gains tax.
Preserve your assets for your heirs.	Donor Advised Funds	Use appreciating assets and create a trust that will pay Catholic Charities an income for a period of years. Then transfer the asset back to yourself or your heirs.	Protect your growing assets while providing a benefit to Catholic Charities. It could reduce or eliminate gift and estate taxes.
Make a gift and receive a steady income for life.	Charitable Gift Annuity	Share your assets with Catholic Charities in a plan that gives you an income while passing on the remainder.	Receive payments that have tax advantages to you while possibly taking a tax deduction.

To learn more about the many ways you can make a gift to Catholic Charities and the benefits to yourself and your heirs, please contact Tom Waniewski at 419-214-4890 or at twaniewski@toledodiocese.org.

Make checks payable to:
 Catholic Charities Diocese of Toledo
 1933 Spielbusch Avenue
 Toledo, Ohio 43604
 EIN:34-4428254

As always, please consult your attorney and financial advisor for the proper gift that fits your needs.

(Source: FidelityCharitable.org)