

# GIVING OPTIONS

## WAYS TO ASSURE JEWISH TOMORROWS

### Have you considered making a lasting gift to YOUR Jewish community?

The goal of legacy giving is to help you plan your estate and charitable giving in a way that benefits you, your family and charity. There are many ways you can make these planned gifts and enjoy tax and income benefits.

Your Goal	How It Works	Your Benefits	Your Gift
<ul style="list-style-type: none"> <li>Maintain control of your assets during life</li> <li>Make a gift to the organizations you value</li> </ul>	You designate TJF and/or an Affiliate as the beneficiary of an amount or percentage of your estate by will, trust or other instrument.	<ul style="list-style-type: none"> <li>Estate tax charitable deduction</li> <li>Life use and ownership of your property</li> </ul>	<b>BEQUEST</b>
<ul style="list-style-type: none"> <li>Guarantee a specific gift amount</li> <li>Reduced cash outlay supporting larger future gift</li> </ul>	Purchase a new policy and name JFNMT as owner or as beneficiary of an existing policy.	<ul style="list-style-type: none"> <li>Charitable deduction for premiums donated</li> <li>Make larger gift than you thought possible</li> </ul>	<b>LIFE INSURANCE</b>
<ul style="list-style-type: none"> <li>Make a gift to charity at your death</li> <li>Name TJF and/or Affiliate as a beneficiary</li> </ul>	You complete a change of beneficiary form, no cost involved.	<ul style="list-style-type: none"> <li>Estate tax charitable deduction</li> <li>Lifetime use of asset/income</li> <li>Avoid or reduce income taxed to heirs</li> </ul>	<b>IRA OR PENSION PLAN</b>
<ul style="list-style-type: none"> <li>Transfer appreciated property avoiding capital gains tax.</li> <li>Regular income for life or a term of years</li> <li>Receive the benefit of tax savings from a charitable deduction</li> </ul>	You transfer cash or appreciated property to fund a charitable trust. The trust provides you or family members with income for life or a term of years.	<ul style="list-style-type: none"> <li>Charitable deduction</li> <li>Income for life or a term of years</li> <li>Possible income growth over time</li> <li>Avoidance of capital gains tax</li> </ul>	<b>CHARITABLE REMAINDER TRUST (CRT)</b>
<ul style="list-style-type: none"> <li>Transfer appreciated property avoiding capital gains tax</li> <li>Income to charity for life or term</li> <li>Avoid substantial gift or estate tax</li> <li>Reduced transfer cost to heirs</li> </ul>	You transfer cash or property to fund a lead trust that makes gifts to TJF and/or Affiliate for a number of years. You may receive a charitable deduction. When the trust term ends, your family receives the remainder interest at substantial tax savings.	<ul style="list-style-type: none"> <li>Gift or estate tax deduction</li> <li>Asset and appreciation passes to family at a reduced transfer cost</li> </ul>	<b>CHARITABLE LEAD TRUST (CLT)</b>
<ul style="list-style-type: none"> <li>Remain in your home for life</li> <li>Receive a current charitable income tax deduction</li> </ul>	You gift property to TJF but retain the right to use the property during your life. You pay maintenance, insurance, and property taxes.	<ul style="list-style-type: none"> <li>Charitable deduction</li> <li>Lifetime use of property</li> </ul>	<b>LIFE ESTATE RESERVED</b>

#### For more information, please contact:

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